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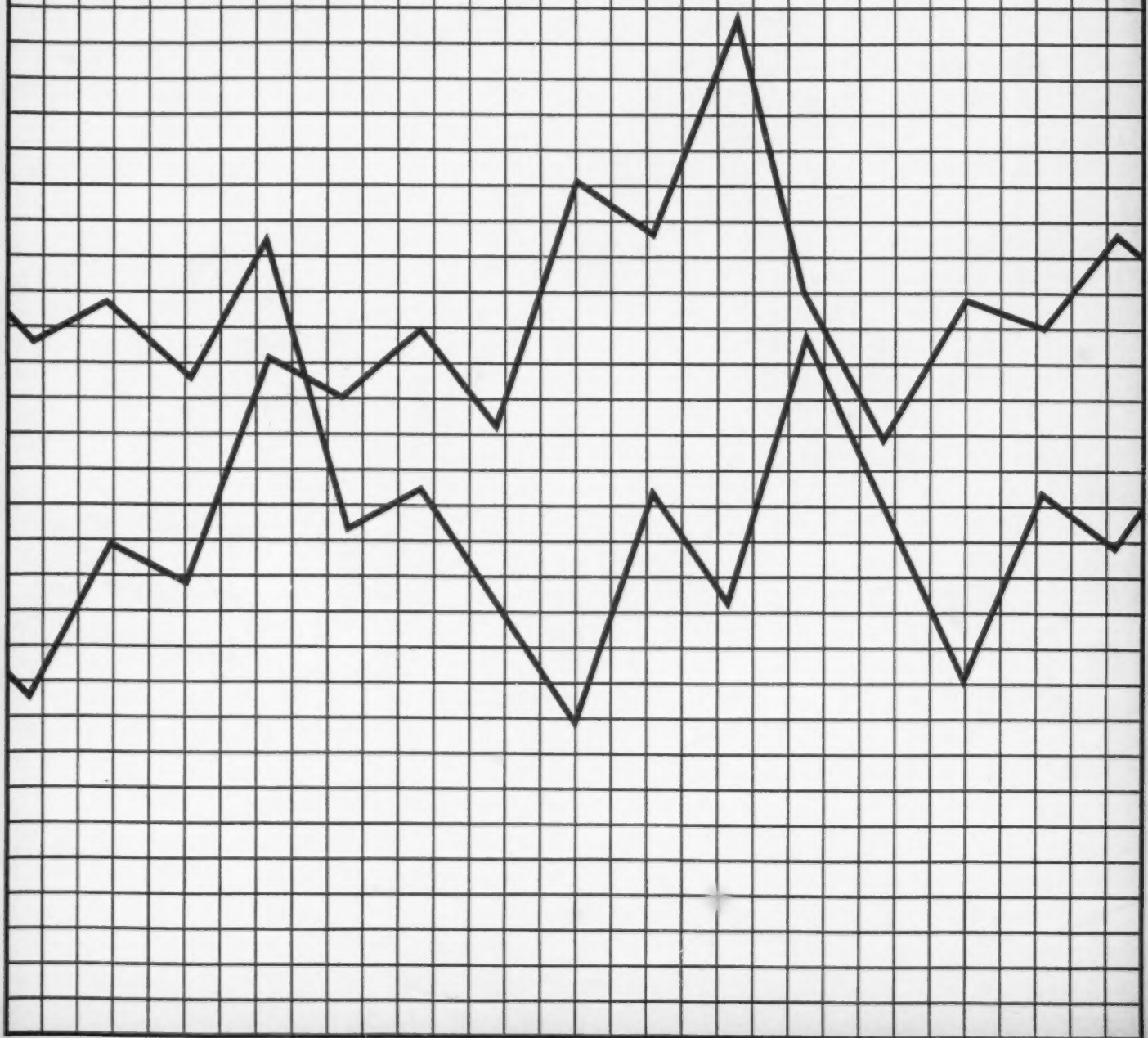
Annual Inquiry and Complaint Summary—1991

Council of Better Business Bureaus



COUNCIL OF BETTER BUSINESS BUREAUS
ANNUAL INQUIRY AND COMPLAINT SUMMARY - 1991

Introduction . . . . . Page 1

Table I . . . . . Page 2
Business groups ranked by inquiries
(company reports requested)

Table II . . . . . Page 3
Business groups ranked by complaints presented

Table III . . . . . Page 4
Business groups and their sub-categories
(inquiries, complaints and settlement indices)

Table IV . . . . . Page 9
Total Activity by Type of Business

Table V . . . . . Page 15
Total Complaint Activity by Settlement Rate

Table VI . . . . . Page 21
Definitions of "closed" complaints and
methodology for "settlement index"

The Council of Better Business Bureaus (CBBB) promotes ethical standards of business practices and protects consumers through voluntary self-regulation and monitoring activities. The CBBB is supported through the membership of private business; it is not a government agency and is not supported by tax dollars.

CBBB members include major businesses, and more than 175 Better Business Bureaus in the United States (17 in Canada) which are supported by nearly 250,000 businesses nationwide. Programs include a self-regulatory mechanism to foster truth and accuracy in advertising; a mediation/arbitration service for resolving consumer-business disputes; and advisory service that sets standards for charitable organizations and distributes information on the programs, fund raising practices and finances of thousands of soliciting organizations; consumer information services and voluntary industry guidelines for advertising and selling products and services.

For more information contact the Public Affairs Department, CBBB, 4200 Wilson Boulevard, Arlington, VA 22203, (703) 276-0100.

INTRODUCTION

The Better Business Bureaus (BBBs) in the United States handled nearly 11.4 million consumer inquiries and complaints in 1991. Estimated from a statistically significant sampling of data* from local BBBs, the types and numbers of contacts were:

Total inquiries	**9,019,000**
Total complaints	**2,334,000**
Total consumer contacts	**11,353,000**

Most requests, almost 8 in 10, were pre-purchase inquiries from consumers: 5.8 million inquirers sought to check out the reliability of individual companies before making purchases or investments; others sought general counseling or BBB consumer education literature.

Company reports requested	5,862,800
General info/counseling	3,156,200
Total Inquiries	**9,019,000**

Consumer complaints include both formal complaints presented to companies for response and/or adjustment and other complaints handled through: counseling, referral to other appropriate agencies when the inquiry is outside the BBB's purview, or referral to a company for first consideration in cases where the consumer has not told management of the complaint.

Presented complaints closed	276,900
Counseling, referrals, etc.	2,057,100
Total Complaints	**2,334,000**

This report notes the major inquiry and complaint categories by type of business and includes numbers of inquiries and presented complaints. The report breaks down the types of businesses into broad categories. It also indicates percent of total activity each category represents, and the complaint settlement indices. The settlement indices in 1991 ranged from a high of 100.0% to a low of 8.1%. The overall settlement index for all presented complaints in 1991 was 67.6%.

In addition to complaints listed in this report, the BBB system assisted more than 88,850 consumers with automobile complaints through BBB AUTO LINE. This program helps automobile manufacturers improve customer relations by providing mediation and arbitration services to resolve consumer complaints.

*Figures are based on data projected from 52 BBBs covering 40% of the total population served by the BBB system.

Table 1

BUSINESS GROUPS RANKED BY INQUIRIES

	Total Reports Requested (Projected)	Rank Inquiries	Percent of Activity	Total Complaints Presented (Projected)	Rank Complaints	Percent of Activity
Home Improvement Companies	704,780	1	12.02	30,190	2	10.90
Service Firms (Except Auto)	479,300	2	8.18	27,830	3	10.05
Financial Services	453,370	3	7.73	7,650	7	2.76
Retail	377,500	4	6.44	45,030	1	16.28
Franchise and Business Opportunities	272,630	5	4.65	2,610	19	0.94
Credit/Credit Services	243,710	6	4.16	6,680	10	2.41
Insurance	243,470	7	4.15	3,810	15	1.38
Travel/Vacation Related Services	223,740	8	3.82	7,600	8	2.74
Ordered Product Sales	217,520	9	3.71	22,680	4	8.19
Auto Repairs and Services	198,050	10	3.38	16,770	6	6.06
Soliciting/Charitable/Membership Organizations	181,560	11	3.10	690	21	0.25
Vehicle Dealers	177,500	12	3.03	19,860	5	7.17
Educational Institutions/Schools	107,800	13	1.84	1,360	20	0.49
Health and Medical	99,050	14	1.69	5,950	11	2.15
Real Estate Sales and Services	98,750	15	1.68	5,110	14	1.85
Personal and Professional Services	97,760	16	1.67	6,810	9	2.46
Home Builders and Manufacturers	93,370	17	1.59	3,390	17	1.22
Business Services	91,570	18	1.56	5,870	12	2.12
Direct In-home Sales	69,310	19	1.18	3,730	16	1.35
Manufacturers and Wholesalers	47,280	20	0.81	5,190	13	1.87
Food Sales and Service	39,220	21	0.67	2,670	18	0.96
Coupon Book Promotions	19,010	22	0.32	330	22	0.12

Table II

BUSINESS GROUPS RANKED BY COMPLAINTS

	Total Complaints Presented (Projected)	Rank Complaints	Percent of Activity	Total Reports Requested (Projected)	Rank Inquiries	Percent of Activity
Retail	45,030	1	16.26	377,500	4	6.44
Home Improvement Companies	30,190	2	10.90	704,780	1	12.02
Service Firms (Except Auto)	27,830	3	10.05	479,300	2	8.18
Ordered Product Sales	22,680	4	8.19	217,520	9	3.71
Vehicle Dealers	19,860	5	7.17	177,500	12	3.03
Auto Repairs and Services	16,770	6	6.06	198,050	10	3.38
Financial Services	7,650	7	2.76	453,370	3	7.73
Travel/Vacation Related Services	7,600	8	2.74	223,740	8	3.82
Personal and Professional Services	6,810	9	2.46	97,760	16	1.67
Credit/Credit Services	6,680	10	2.41	243,710	6	4.16
Health and Medical	5,950	11	2.15	99,050	14	1.69
Business Services	5,870	12	2.12	91,570	18	1.56
Manufacturers and Wholesalers	5,190	13	1.87	47,280	20	0.81
Real Estate Sales and Services	5,110	14	1.85	98,750	15	1.68
Insurance	3,810	15	1.38	243,470	7	4.15
Direct In-home Sales	3,730	16	1.35	69,310	19	1.18
Home Builders and Manufacturers	3,390	17	1.22	93,370	17	1.59
Food Sales and Service	2,670	18	0.96	39,220	21	0.67
Franchise and Business Opportunities	2,610	19	0.94	272,630	5	4.65
Educational Institutions/Schools	1,360	20	0.49	107,800	13	1.84
Soliciting/Charitable/Membership Organizations	680	21	0.25	181,560	11	3.10
Coupon Book Promotions	330	22	0.12	19,010	22	0.32

Table III

1991 STATISTICAL SUMMARY OF ACTIVITY BY BUSINESS GROUP

Home Improvement/Remodeling Companies	REPORTS REQUESTED Rank 1	COMPLAINTS PRESENTED Rank 2	SETTLEMENT INDEX %
Alarm Systems Dealers	40,690	730	74.0
Awnings/Tents/Canvas	1,800	60	83.3
Building Materials and Supplies	11,990	780	82.1
Carpenters	7,130	250	40.0
Chimney Services	11,110	280	53.6
Drywall/Plastering Companies	3,070	70	42.9
Electrical Contractors	15,710	590	64.4
Fence Sales/Installation Services	14,260	420	66.7
Handyman, General	7,290	260	38.5
Heating Service Contractors	33,550	1,280	72.7
Home Remodeling Contractors (general)	159,770	6,930	57.7
Insulation Companies	9,760	110	81.8
Itinerant (door-to-door) Workers	5,610	40	25.0
Kitchen/Bathroom Remodeling Companies	19,270	1,010	35.6
Landscaping/Lawn Care/Tree Cutting	39,660	2,860	60.5
Masonry/Cement/Surface Refinishing	11,620	960	37.5
Painting/Wallpapering Contractors	21,150	1,270	46.5
Paving Contractors	30,680	1,310	53.4
Plumbing Contractors	28,250	1,880	66.0
Porcelain/Fiberglass Refinishing Companies	4,120	120	50.0
Porch and Patio/Deck Sales and Services	3,680	110	45.5
Radon Testing/Servicing	3,610	90	44.4
Septic Tank Services/Installation	6,960	260	46.2
Siding Contractors	38,520	1,110	67.6
Solar Heating and Cooling	3,800	70	71.4
Spa/Jacuzzi Sales and Service	5,670	350	63.9
Swimming Pool Construction/Service/Supplies	37,320	1,360	69.1
Water Conditioning Companies	23,460	740	73.0
Windows/Doors Installation and Service	48,180	2,400	61.7
Other Home Construction/Remodeling	57,090	2,480	54.0
Total Home Improvement Companies	704,780	30,190	57.8
Percentage of Activity	12.02	10.90	

Service Firms (Except Auto)	REPORTS REQUESTED Rank 2	COMPLAINTS PRESENTED Rank 2	SETTLEMENT INDEX %
Exterminating Services	43,020	1,370	73.0
Carpet/Upholstery Cleaning	44,010	2,450	68.2
Cleaning/Janitorial Services	11,410	340	61.8
Dry Cleaning/Laundry Companies	22,840	6,690	60.7
Employment Services/Temp. Agencies	67,510	920	72.8
Entertainment Services (e.g., DJ's)	3,150	270	66.7
Funeral Directors	2,980	110	90.9
Funeral Related Services	7,410	370	64.9
Moving/Storage Companies	37,990	2,510	70.1
Pet Services (Grooming, Training, Boarding)	2,900	300	73.3
Telephone Companies (local and long-distance)	13,560	1,190	77.3
TV/Stereo/Radio/VCR Servicing Establishments	16,980	2,320	62.1
Travel Agencies/Clubs/Discount Travel Services	88,870	3,050	63.9
Upholstery Companies	9,370	390	48.7
Utility Companies (electric/gas/water)	7,330	660	86.4
Other Services	99,970	4,890	65.0
Total Service Firms (Except Auto)	479,300	27,830	69.1
Percentage of Activity	8.18	10.05	

Financial Services	REPORTS REQUESTED Rank 3	COMPLAINTS PRESENTED Rank 7	SETTLEMENT INDEX %
Banks	30,670	1,610	91.9
Commodities Brokers and Dealers	4,540	50	80.0
Consumer Finance and Loan Companies	49,450	1,420	68.3
Credit Unions	3,250	140	78.6
Financial Advisory Svcs/Business Consultants	31,670	300	63.3
Loan Brokers/Advance Fee Brokers	195,670	2,720	18.4
Lotteries (State, Local, Foreign)	6,200	80	37.5
Mortgage and Escrow Companies	53,400	770	75.3
Other Institutions	4,660	210	66.7
Savings and Loans	6,650	160	75.0
Securities Brokers and Dealers	11,510	100	80.0
Unclaimed Funds Retrieval Services	55,700	90	44.4
Other Financial/Investment Companies & Services	49,110	910	67.0
Total Financial Services	453,370	7,650	65.0
Percentage of Activity	7.73	2.76	

Table III, continued

Summary of Activity by Business Group (cont'd)

	REPORTS REQUESTED	COMPLAINTS PRESENTED	SETTLEMENT INDEX
Retail	Rank 4	Rank 1	%
Antique Shops	1,740	250	48.0
Apparel and Accessory Shops	10,390	1,770	65.0
Appliance Stores	28,720	6,800	89.6
Art Galleries	3,330	240	70.8
Book Stores	1,120	110	90.9
Bridal Salons	5,360	530	77.4
Buying Clubs/Group Purchasing Organizations	26,400	470	59.6
Camera Shops	2,790	340	76.5
Catalog Show Room Merchandisers	3,200	680	88.2
Computer Sales/Service	30,500	1,320	58.3
Department Stores	13,960	2,970	86.9
Drug Stores/Pharmacies	1,890	220	68.2
Fabric Stores	8,310	870	72.4
Floor Covering (including carpeting) Stores	30,750	3,080	65.6
Florists	3,350	740	56.8
Framing/Art Supply Shops	540	60	50.0
Furriers	380	80	62.5
Gardening/Nursery Products Stores (not 470)	5,950	710	85.9
Gift and Party Shops	1,100	220	45.5
Hardware (lock, safe and key shops)	3,880	340	85.3
Hobby/Craft Shops	1,700	270	66.7
Home Furnishing Stores (except mattress, window and floor coverings)	40,600	6,810	70.8
Jewelry Stores	16,900	1,950	68.2
Liquor Stores	370	30	66.7
Mattress and Bedding Stores	5,680	630	69.8
Music/Record/Cassette Tape/Compact Disk Stores	3,580	410	65.9
Office Equipment and Supplies	6,480	680	64.7
Pawn Shops	3,210	270	66.7
Pet and Pet Supply Shops	4,480	580	63.8
Photo Processing	3,800	280	57.1
Photo Studios (except direct)	11,040	1,500	62.7
Printing/Copying/Typesetting Companies	6,140	490	46.9
Satellite/Antenna Sales and Service	5,610	270	51.9
Shoe Stores	2,100	480	68.8
Sporting Goods/Bicycle Stores	3,570	610	77.0
Telephone Equipment	6,790	630	60.3
TV/Radio/Phonog./VCR/Cassette-Disk Player Stores	14,750	2,780	83.8
Tobacco Stores	180	10	100.0
Toy Stores	770	110	72.7
Tuxedo/Gown Sales and Rentals	1,320	140	57.1
Uniform Sales and Rentals	280	50	80.0
Vacuum Cleaner Sales and Service	17,470	740	68.9
Video Tape Rental/Sales	3,610	420	73.8
Window Accessory/Covering/Drapery Companies	6,620	440	61.4
Other Retail Stores	26,790	2,650	68.7
Total Retail	377,500	45,030	67.3
Percentage of Activity	6.44	16.26	

	REPORTS REQUESTED	COMPLAINTS PRESENTED	SETTLEMENT INDEX
Franchise and Business Opportunities	Rank 5	Rank 19	%
Business Opportunity Companies	44,430	900	72.2
Multi-Level Selling Companies	52,680	440	81.8
Work-at-Home Companies	168,540	1,170	56.4
Other Franchise/Business Promotions	6,980	100	60.0
Total Franchise and Business Opportunities	272,630	2,610	67.6
Percentage of Activity	4.65	0.94	
Credit/Credit Services	Rank 6	Rank 10	%
Collection Agencies	28,470	3,610	85.9
Credit Card Companies	105,570	1,500	74.0
Credit Card Protection Services	19,310	120	25.0
Credit Counseling Services	19,280	80	25.0
Credit Repair Services/Secured Credit Companies	47,760	730	60.3
Credit Reporting Companies	12,310	380	78.9
Other Credit-Related Services	11,010	260	73.1
Total Credit/Credit Services	243,710	6,680	60.3
Percentage of Activity	4.16	2.41	
Insurance	Rank 7	Rank 15	
Sold by Agents/Brokers/Agencies			
- accident & health insurance	37,390	640	81.3
- auto insurance	31,180	1,260	75.4
- life insurance	59,430	550	81.8
- property damage/home owner/renter	9,460	220	81.8
Sold via Mail/TV/Telemarketing (not through agents)			
- accident & health insurance	16,660	70	85.7
- auto insurance	10,170	30	100.0
- life insurance	18,570	30	66.7
- property damage/home owner/renter	3,730	30	100.0
Other Insurance	56,880	980	72.4
Total Insurance	243,470	3,810	
Percentage of Activity	4.15	1.38	

Table III, continued

Summary of Activity by Business Group (cont'd)

	REPORTS REQUESTED	COMPLAINTS PRESENTED	SETTLEMENT INDEX
Travel/Vacation Related Services	**Rank 8**	**Rank 8**	**%**
Air Charter Services	390	70	28.6
Airlines	1,930	370	86.5
Amusement Parks	550	70	71.4
Cruise Lines	3,700	290	89.7
Hotels/Motels/Resorts	10,030	2,000	65.0
Timeshare Campground/Resort Companies	26,420	810	66.7
Tourist Attractions/Theme Parks	1,460	110	54.5
Travel Agencies/Clubs/Discount Travel Services	88,870	3,050	63.9
Vacation Certificate/Voucher Companies	90,390	830	49.4
Total Travel/Vacation Related Services	223,740	7,600	64.0
Percentage of Activity	3.82	2.74	
Ordered Product Sales	**Rank 9**	**Rank 4**	**%**
Book/Record/Tape Clubs	6,100	1,590	91.2
Catalogues by Mail, Including Catalogues and Bill Inserts of Retail Establishments	30,630	6,120	85.6
Direct Marketing (other than catalogues)	63,750	5,060	73.5
Via Newspaper/Magazine Advertising	17,160	2,890	77.2
Magazine Subscriptions by Mail	25,360	1,980	80.3
Magazine Subscriptions by Telephone	14,200	700	74.3
Television Home Shopping Services	3,420	170	88.2
TV/Radio Advertising (including "30 minute Infomercials")	11,330	1,700	97.1
Other Ordered Product Sales	45,570	2,470	63.2
Total Ordered Product Sales	217,520	22,680	66.4
Percentage of Activity	3.71	8.19	
Auto Repairs and Services	**Rank 10**	**Rank 6**	**%**
Auto Air Conditioning	5,190	160	75.0
Auto Parts/Supplies	16,350	1,380	68.1
Quick Oil and Lubrication Centers	9,040	610	68.9
Repair Shops - body/paint	33,070	2,040	63.2
Repair Shops - mech. (except trans.)	72,190	7,840	64.2
Repair Shops - transmission	40,470	2,140	63.1
Tire/Battery/Accessories Shops	14,160	1,960	76.0
Trucks and Heavy Equipment Dealers	1,290	100	60.0
Other Repair Facilities	6,290	540	50.0
Total Auto Repairs and Services	198,050	16,770	65.4
Percentage of Activity	3.38	6.06	

	REPORTS REQUESTED	COMPLAINTS PRESENTED	SETTLEMENT INDEX
Soliciting/Charitable/Membership Organizations	**Rank 11**	**Rank 21**	**%**
Advertising for Charity Publications	12,220	200	80.0
Charity - Local	62,880	150	80.0
Charity - National	48,570	110	54.5
Civic/Business Membership	7,030	0	0.0
For-Profit Fund-Raising Companies	6,740	30	66.7
General Membership/Lobbying	16,120	70	71.4
Police/Fire/Fraternal	19,780	40	75.0
Other Soliciting Organizations	8,220	80	50.0
Total Soliciting/Charitable/Membership Organizations	181,560	680	59.7
Percentage of Activity	3.10	0.25	
Vehicle Dealers	**Rank 12**	**Rank 5**	**%**
Auto Dealers, Franchised (new & used sales)	97,720	15,610	74.1
Auto Dealers - Used Only	63,530	3,110	68.2
Motorcycle Sales and Service Companies	3,270	270	74.1
Recreational Vehicle Dealers/Van Conversion	5,860	400	75.0
Tractors and Other Farm Equipment Dealers	1,290	100	60.0
Trucks and Heavy Equipment Dealers	720	140	50.0
Other Vehicle Sales/Manufacturing Companies	5,110	230	65.2
Total Vehicle Dealers	177,500	19,860	66.6
Percentage of Activity	3.03	7.17	
Educational Institutions/Schools	**Rank 13**	**Rank 20**	**%**
Modeling Schools	13,870	280	78.6
Private Educational Schools/Colleges	9,020	80	87.5
Trade/Vocational Schools	84,910	1,000	81.0
Total Educational Institutions/Schools	107,800	1,360	82.4
Percentage of Activity	1.84	0.49	

Table III, continued

Summary of Activity by Business Group (cont'd)

	REPORTS REQUESTED	COMPLAINTS PRESENTED	SETTLEMENT INDEX
Health and Medical	**Rank 14**	**Rank 11**	**%**
Ambulance Services	1,000	130	92.3
Chiropractic Doctors and Clinics	2,940	150	73.3
Dentists/Dental Clinics	12,160	570	78.9
Doctors (M.D.'s)	10,820	640	71.9
Drug/Alcohol Rehabilitation Centers	1,830	60	66.7
Hearing Aid Companies	17,640	720	81.9
Hospitals/Clinics	5,440	820	82.9
Medical Laboratory Services	1,810	140	78.6
Nursing Services (incl in-home care)	3,910	80	62.5
Nursing Homes	5,160	60	83.3
Optical Services	14,040	1,340	76.1
Optometrists	2,910	200	80.0
Psychologists, Psychiatrists/Counseling Centers	1,030	80	62.5
Surgical/Hospital Supplies	1,470	80	87.5
Other Health and Medical Services	16,990	880	73.9
Total Health and Medical	99,050	5,950	76.8
Percentage of Activity	1.69	2.15	
Real Estate Sales and Services	**Rank 15**	**Rank 14**	**%**
Home Inspection Services	3,390	90	66.7
House & Apt. Rentals-Co., Listing &	13,280	1,200	87.5
House/Apartment Rental by Individual	7,980	740	59.5
Land Development Companies/Real Estate	9,830	220	81.8
Property Management Companies	6,740	900	74.4
Real Estate Appraisal Services	2,250	20	100.0
Real Estate Sales Companies and Agents	23,360	980	89.4
Referral Services			
Timeshare Campground/Resort Companies	26,420	810	66.7
Title Companies	1,650	40	75.0
Other Real Estate	3,850	110	63.6
Total Real Estate Sales and Services	98,750	5,110	65.9
Percentage of Activity	1.68	1.85	

	REPORTS REQUESTED	COMPLAINTS PRESENTED	SETTLEMENT INDEX
Personal and Professional Services	**Rank 16**	**Rank 9**	**%**
Barber/Beauty Shops	4,270	640	65.6
Child Care Centers/Services	14,200	170	58.8
Dance Schools and Studios	1,600	110	72.7
Dating and Social Introduction Services	12,230	620	69.4
Driving Schools	2,570	50	60.0
Electrolysis Services	660	0	0.0
Hair Product - Improvement Companies	6,540	280	67.9
Health Clubs/Tennis and Racquetball	18,670	3,140	74.5
Hypnosis Practitioners	2,890	80	62.5
Self-defense Studios	590	10	66.7
Smoking Cessation Clinics	1,090	0	0.0
Tanning Salons	2,600	310	51.6
Weight Reduction/Diet Clinics	20,550	950	73.7
Other Personal Services	9,300	430	67.4
Total Personal and Professional Services	97,760	6,810	56.5
Percentage of Activity	1.67	2.46	
Home Builders and Manufacturers	**Rank 17**	**Rank 17**	**%**
Home Builders - New Construction	78,050	2,430	68.7
Mobile/Modular Home Dealers	15,320	960	69.8
Total Home Builders and Manufacturers	93,370	3,390	69.3
Percentage of Activity	1.59	1.22	
Business Services	**Rank 18**	**Rank 12**	**%**
Advertising Specialty Companies	69,650	1,100	52.7
Answering Services/Mail Drops	1,710	50	60.0
Business Construction/Office Remodeling	290	10	0.0
Coffee/Food Service	280	30	66.7
Guard/Security Services	1,580	30	33.3
"Paper Pirates"/Office Supplies	6,470	190	73.7
Other Business to Business Services	11,590	4,460	8.1
Total Business Services	91,570	5,870	42.1
Percentage of Activity	1.56	2.12	

Table III, continued

Summary of Activity by Business Group (cont'd)

	REPORTS REQUESTED	COMPLAINTS PRESENTED	SETTLEMENT INDEX
Direct In-home Sales	Rank 19	Rank 16	%
Cleaning Supplies	3,300	220	40.9
Cookware/Cutlery	9,410	50	80.0
Cosmetics	4,070	40	75.0
Encyclopedias/Books	4,010	160	68.8
Magazines	14,670	1,700	76.5
Photographers	2,260	240	58.3
Other Direct Selling (Party Plans,etc.)	31,590	1,320	66.7
Total Direct In-home Sales	69,310	3,730	66.6
Percentage of Activity	1.18	1.35	
Manufacturers and Wholesalers	Rank 20	Rank 13	%
Manufacturers/Products	25,890	2,880	82.6
Rebate Offers	1,370	1,290	92.2
Wholesalers/Distributors	20,020	1,020	79.4
Total Manufacturers and Wholesalers	47,280	5,190	84.8
Percentage of Activity	0.81	1.87	
Food Sales and Service	Rank 21	Rank 18	%
Bakeries	1,180	130	53.8
Bulk Food Stores	1,020	30	66.7
Bulk Meat Companies	6,540	240	75.0
Catering Services	2,260	160	43.8
Convenience/Dairy Stores	850	90	55.6
Fast Food Restaurants(excluding franchise offers)	2,850	160	62.5
Food Stores - Chain	3,070	310	74.2
Food Stores - Independent	2,010	200	55.0
Freezer Food Plans	5,630	190	73.7
"Health Food"/Nutritional Supplement Stores	1,310	60	66.7
Restaurants (excluding fast food rest.)	7,550	910	63.7
Other Food Companies	4,950	190	78.9
Total Food Sales and Service	39,220	2,670	64.1
Percentage of Activity	0.67	0.96	

	REPORTS REQUESTED	COMPLAINTS PRESENTED	SETTLEMENT INDEX
	Rank 22	Rank 22	%
Coupon Book Promotions	19,010	330	51.5
Total Coupon Book Promotions	19,010	330	51.5
Percentage of Activity	0.32	0.12	

Table IV

COUNCIL OF BETTER BUSINESS BUREAUS ANNUAL ACTIVITY REPORT - 1991

Total Activity by Type of Business

Type of Business	Code	Report Requests Number	Rank	Complaints Number	Rank	Settled Number	%	Satisfied Positive	Satisfied Assumed	Total Satisfied Number	%	Dissatisfied ---	Dissatisfied AJR*	Total Dissatisfied Number	%	No Response Number	%	Unpursuable Number	%
Adoption Services	603	1,020	285	20	317	10	50.0	10		10	50.0	10		10	50.0				
Advertising for Charity Publications	600	12,220	115	200	201	180	90.0	80	60	140	70.0	10	20	30	15.0	20	10.0	10	5.0
Advertising Specialty Companies	901	89,650	14	1,100	89	580	52.7	330	170	500	45.5	50	80	130	11.8	370	33.6	100	9.1
Advertising/Marketing Agencies	602	11,630	119	1,070	70	510	47.7	190	190	380	35.5	80	130	210	19.6	390	36.4	90	8.4
Air Charter Services	604	390	321	70	278	20	28.6	10	10	20	28.6					50	71.4		
Air Conditioning Services/Equipment	415	59,930	20	2,040	35	1,250	61.3	450	480	910	44.6	230	340	570	27.9	370	18.1	190	9.3
Aircraft Dealers/Supplies	080	440	319	10	322	10	100.0						10	10	100.0				
Aircraft Repair and Service	081	80	332																
Aircraft Services, Miscellaneous	089	770	305	20	315	20	100.0	10	10	20	100.0								
Airlines	805	1,830	285	370	145	320	86.5	70	170	240	64.9	10	80	90	24.3	20	5.4	20	5.4
Airports	085	200	328																
Alarm Systems Dealers	400	40,690	37	730	98	540	74.0	210	220	430	58.9	50	110	160	21.9	100	13.7	40	5.5
Ambulance Services	301	1,000	288	130	225	120	92.3	40	50	90	69.2		30	30	23.1	10	7.7		
Amusement Parks	808	550	314	70	275	50	71.4	10	20	30	42.9		20	20	28.6	20	28.6		
Answering Services/Mail Drops	801	1,710	273	50	291	30	60.0	10	10	20	40.0	10	10	20	40.0			10	20.0
Antique Shops	501	1,740	272	250	181	120	48.0	50	40	90	36.0	40	30	70	28.0	70	28.0	20	8.0
Apparel and Accessory Shops	500	10,390	132	1,770	44	1,150	65.0	340	490	830	46.9	180	320	480	27.1	350	19.8	110	6.2
Appliance Repair	510	21,890	72	2,980	25	1,820	63.3	550	650	1,200	48.9	180	420	580	23.7	670	28.2	110	4.3
Appliance Stores (Sales)	505	28,720	57	8,800	6	8,090	89.9	810	980	1,870	27.5	240	4,220	4,480	65.8	380	5.7	80	1.2
Architects/Consulting Engineers	601	2,180	261	150	217	130	86.7	80	20	100	66.7		30	30	20.0	20	13.3		
Art Galleries	502	3,330	232	240	185	170	70.8	110	50	160	66.7	30	10	40	16.7	40	16.7		
Attorneys/Legal Services	840	14,950	98	310	163	210	67.7	30	100	130	41.9	10	80	90	29.0	70	22.6	20	6.5
Auctions/Auctioneers	607	1,810	270	170	205	120	70.6	50	50	100	58.8	10	20	30	17.6	40	23.5		
Auto Air Conditioning	019	5,190	189	180	210	120	75.0	70	30	100	62.5	10	20	30	18.8	30	18.8		
Auto Brokers/Listing Services	030	8,530	168	110	237	40	36.4	10	20	30	27.3	10	10	20	18.2	50	45.5	10	9.1
Auto Clubs	031	1,020	297	70	273	60	85.7	20	30	50	71.4	10	10	20	28.6				
Auto Dealers, Franchised (new & used sales)	000	97,720	8	15,810	1	11,580	74.1	2,810	5,400	8,210	52.8	1,140	3,350	4,490	28.8	810	5.2	2,100	13.5
Auto Dealers - Used Only	003	53,530	17	3,110	15	2,120	68.2	720	920	1,640	52.7	230	480	710	22.8	650	20.9	110	3.5
Auto Driveaway/Transport Companies	035	3,980	208	130	226	80	48.2	10	20	30	23.1	10	30	40	30.8	50	38.5	10	7.7
Auto Extended Service Contract Companies	032	20,270	75	390	141	250	64.1	80	130	210	53.8	20	40	60	15.4	120	30.8		
Auto Manufacturers	001	11,810	118	4,850	9	3,650	75.7	1,180	2,410	3,590	72.5	10	60	70	1.4	10	0.2	1,280	25.9
Auto Parts/Supplies	022	18,350	83	1,380	53	940	68.1	240	480	720	52.2	130	220	350	25.4	270	19.6	40	2.9
Auto Repair Shops - body/paint	012	33,070	47	2,040	38	1,290	63.2	280	640	920	45.1	180	370	550	27.0	480	22.5	110	5.4
Auto Repair shops - brakes, shocks, mufflers	026	14,770	99	830	79	840	68.8	180	320	480	51.6	80	180	240	25.8	150	16.1	80	8.5
Auto Repair Shops - mech. (except transmission)	010	72,190	13	7,840	2	5,030	64.2	1,050	2,320	3,370	43.0	770	1,880	2,430	31.0	1,700	21.7	340	4.3
Auto Repair Shops - radiator	021	4,470	200	200	200	130	65.0	60	40	100	50.0	20	30	50	25.0	40	20.0	10	5.0
Auto Repair Shops - transmission	020	40,470	38	2,140	33	1,350	63.1	330	640	970	45.3	250	380	630	29.4	400	18.7	140	6.5
Auto Services, Other	059	11,350	124	870	104	620	82.7	140	170	310	48.3	30	110	140	20.9	170	25.4	50	7.5
Auto Sound Systems	018	2,730	250	240	186	160	66.7	30	70	100	41.7	10	60	70	29.2	40	16.7	30	12.5
Auto/Truck Rental/Leasing Companies	017	11,110	128	1,380	54	930	67.4	300	380	680	47.8	150	270	420	30.4	280	18.8	40	2.9
Awnings/Tents/Canvas	402	1,800	271	80	283	50	83.3	10	20	30	60.0		20	20	33.3	10	16.7		
Bakeries	201	1,180	280	130	224	70	53.8	30	30	60	46.2	20	10	30	23.1	30	23.1	10	7.7
Banks	100	30,670	54	1,810	48	1,480	81.8	790	500	1,290	80.1	50	190	240	14.9	40	2.5	40	2.5
Barber/Beauty Shops	307	4,270	201	640	107	420	65.6	80	210	290	45.3	50	130	180	28.1	150	23.4	20	3.1
Beauty Pageants	808	8,790	180	40	295	30	75.0	10	10	20	50.0		10	10	25.0	10	25.0		
Boat Dealers/Marine Supplies	070	4,640	188	550	124	340	61.8	90	170	260	47.3	70	80	150	27.3	130	23.6	10	1.8
Boat Manufacturers	071	540	318	10	320											10	100.0		
Boat Rental, Charter	073	840	311	80	258	60	75.0	40	10	50	62.5		10	10	12.5	10	12.5	10	12.5
Boat Repair and Services	072	2,380	255	150	215	90	60.0	20	50	70	46.7	20	20	40	26.7	30	20.0	10	6.7
Book Stores	503	1,120	291	110	239	100	90.9	30	50	80	72.7		20	20	18.2	10	9.1		
Bookkeeping/Public Accountants/Accounting Services	858	3,810	213	110	244	50	45.5	20	10	30	27.3	30	20	50	45.5	30	27.3		
Book/Record/Tape Clubs	554	8,100	176	1,550	43	1,450	91.2	340	980	1,320	83.0	10	130	140	8.8	100	6.3	30	1.9
Bridal Salons	504	5,380	187	530	128	410	77.4	130	110	240	45.3	40	170	210	39.6	60	11.3	20	3.8
Building Materials and Supplies	405	11,990	117	780	91	640	82.1	220	290	510	65.4	40	130	170	21.8	80	10.3	20	2.6
Bulk Food Stores	202	1,020	286	30	311	20	66.7	10	10	20	66.7					10	33.3		
Bulk Heat Companies	200	8,540	167	240	183	180	75.0	60	110	170	70.8	10	10	20	8.3	50	20.8		

Table IV, continued

Total Activity by Type of Business (cont'd)

Type of Business	Code	Report Requests Number	Rank	Complaints Number	Rank	Settled Number	%	Satisfied Positive	Satisfied Assumed	Total Satisfied Number	%	Dissatisfied ---	Dissatisfied AJR*	Total Dissatisfied Number	%	No Response Number	%	Unpursuable Number	%
Busin..s Construction/Office Remodeling	805	290	324	10	324											10	100.0		
Business Opportunity Companies	105	44,430	34	900	83	650	72.2	200	370	570	63.3	50	80	130	14.4	150	16.7	50	5.6
Business to Business Services, Other	899	11,590	121	4,480	12	380	8.1	100	170	270	6.1	20	90	110	2.5	4,030	90.4	50	1.1
Business/Civic Memberships	817	7,030	156																
Buying Clubs/Group Purchasing Organizations	508	26,400	64	470	130	280	59.6	80	130	210	44.7	70	70	140	29.8	70	14.9	50	10.6
Cable/Pay Television Companies	612	18,430	91	1,890	41	1,630	86.2	640	770	1,410	74.6	80	220	300	15.9	180	9.5	20	1.1
Camera Shops	508	2,790	249	340	153	280	76.5	130	110	240	70.6	40	20	60	17.6	30	8.8	10	2.9
Car Wash Companies	008	1,850	287	390	142	290	74.4	60	140	200	51.3	10	90	100	25.6	70	17.9	20	5.1
Carpenters	408	7,130	155	250	180	100	40.0	40	30	70	28.0	30	30	60	24.0	100	40.0	20	8.0
Carpet/Upholstery Cleaning	813	44,010	35	2,450	29	1,670	68.2	770	570	1,340	54.7	170	330	500	20.4	490	20.0	120	4.9
Catalog Show Room Merchandisers	509	3,200	238	680	103	600	88.2	490	70	560	82.4		40	40	5.9	70	10.3	10	1.5
Catalogs by Mail	558	30,830	55	8,120	7	5,240	85.6	1,770	3,230	5,000	81.7	210	240	450	7.4	520	8.5	150	2.5
Catering Services	211	2,280	257	160	209	70	43.8	20	30	50	31.3	30	20	50	31.3	50	31.3	10	6.3
Charity - Local	814	62,880	18	150	219	120	80.0	20	60	80	53.3		40	40	26.7	30	20.0		
Charity - National	815	48,570	30	110	234	60	54.5	30	10	40	36.4	10	20	30	27.3	40	36.4		
Check Cashing/Guarantee Services	181	5,700	180	50	288	40	80.0	20	10	30	60.0	10	10	20	40.0				
Child Care Centers/Services	308	14,200	103	170	208	100	58.8	10	60	70	41.2	20	30	50	29.4	40	23.5	10	5.9
Chimney Services	408	11,110	127	280	169	150	53.6	50	40	90	32.1	10	60	70	25.0	110	39.3	10	3.6
Chiropractic Doctors and Clinics	304	2,940	243	150	218	110	73.3	30	60	90	60.0	20	20	40	26.7	20	13.3		
Cleaning/Janitorial Services	839	11,410	123	340	152	210	61.8	40	90	130	38.2	40	80	120	35.3	80	23.5	10	2.9
Coffee/Food Service	810	280	325	30	309	20	66.7		10	10	33.3		10	10	33.3	10	33.3		
Collection Agencies	120	28,470	58	3,810	13	3,100	85.9	1,430	1,370	2,800	77.8	180	300	480	12.7	280	7.8	70	1.9
Commodities Brokers and Dealers	107	4,540	197	50	294	40	80.0	10	30	40	80.0							10	20.0
Computer Programming Services	843	2,730	251	130	227	80	61.5	30	30	60	46.2	10	20	30	23.1	40	30.8		
Computer Sales/Service	512	30,500	56	1,320	58	770	58.3	220	400	620	47.0	100	150	250	18.9	330	25.0	120	9.1
Computerized Listing Services (excluding autos, apartments and houses)	832	3,770	216	50	288	30	60.0	20	10	30	60.0					10	20.0	10	20.0
Consumer Finance and Loan Companies	110	49,450	28	1,420	52	970	68.3	220	540	760	53.5	80	210	290	20.4	230	16.2	140	9.9
Convenience/Dairy Stores	213	850	302	80	252	50	55.6	10	20	30	33.3	10	20	30	33.3	30	33.3		
Coupon Book Promotions	822	19,010	81	330	156	170	51.5	70	90	160	48.5		10	10	3.0	140	42.4	20	6.1
Credit Card Companies	115	105,570	8	1,500	51	1,110	74.0	530	410	940	62.7	100	170	270	18.0	220	14.7	70	4.7
Credit Card Protection Services	116	19,310	78	120	232	30	25.0	10	20	30	25.0					70	58.3	20	16.7
Credit Counseling Services	117	19,280	79	80	261	20	25.0		20	20	25.0	10		10	12.5	40	50.0	10	12.5
Credit Repair Services/Secured Credit Companies	118	47,780	32	730	97	440	60.3	160	90	250	34.2	80	190	250	34.2	160	21.9	70	9.6
Credit Reporting Companies	121	12,310	113	380	144	300	78.9	100	170	270	71.1	30	30	60	15.8	30	7.9	20	5.3
Credit Unions	111	3,250	235	140	223	110	78.6	20	70	90	64.3	10	20	30	21.4	10	7.1	10	7.1
Credit Related Services, Other	129	11,010	129	280	177	190	73.1	80	90	170	65.4	10	20	30	11.5	40	15.4	20	7.7
Cruise Lines	823	3,700	219	290	168	260	89.7	180	80	260	89.7	10		10	3.4	10	3.4	10	3.4
Dance Schools and Studios	309	1,800	277	110	242	80	72.7	20	50	70	63.6	10	10	20	18.2	10	9.1	10	9.1
Dating and Social Introduction Services	311	12,230	114	620	114	430	69.4	100	200	300	48.4	70	130	200	32.3	60	9.7	60	9.7
Debt Consolidation/Debt Management Services	122	32,040	48	790	90	260	32.9	120	100	220	27.8	40	40	80	10.1	300	38.0	190	24.1
Delivery/Messenger Services	824	1,510	280	250	182	160	64.0	50	80	130	52.0	30	30	60	24.0	40	16.0	20	8.0
Dentists/Dental Clinics	300	12,180	116	570	121	450	78.9	110	190	300	52.6	40	150	190	33.3	40	7.0	40	7.0
Department Stores	510	13,960	108	2,970	18	2,580	86.9	1,020	1,240	2,260	76.1	130	320	450	15.2	160	5.4	100	3.4
Direct Marketing (other than catalogs)	555	83,750	16	5,060	8	3,720	73.5	3,200	420	3,620	71.5	160	100	260	5.1	900	17.8	280	5.5
Direct Selling - Cleaning Supplies	513	3,300	233	220	190	90	40.9	40	40	80	36.4	10	10	20	9.1	110	50.0	10	4.5
Direct Selling - Cookware/Cutlery	517	9,410	140	50	290	40	80.0	20	10	30	60.0		10	10	20.0	10	20.0		
Direct Selling - Cosmetics	514	4,070	206	40	301	30	75.0	10	10	20	50.0		10	10	25.0	10	25.0		
Direct Selling - Encyclopedias/Books	515	4,010	207	160	214	110	68.8	40	70	110	68.8	10		10	6.3	30	18.8	10	6.3
Direct Selling - Magazines	520	14,870	101	1,700	48	1,300	76.5	800	400	1,200	70.6	60	100	160	9.4	140	8.2	200	11.8
Direct Selling - Photographers	525	2,260	258	240	184	140	58.3	70	40	110	45.8	20	30	50	20.8	70	29.2	10	4.2
Direct Selling, Other (Party Plans, etc.)	530	31,590	50	1,320	59	880	66.7	220	510	730	55.3	30	150	180	13.6	380	28.8	30	2.3
Directories (e.g., yellow pages)	833	8,640	148	1,620	47	750	46.3	480	250	710	43.8	110	40	150	9.3	310	19.1	450	27.8
Discount Department Stores	511	4,230	202	620	113	510	82.3	230	220	450	72.6	40	60	100	16.1	70	11.3		
Doctors (M.D.'s)	305	10,820	130	640	109	460	71.9	150	220	370	57.8	70	90	160	25.0	90	14.1	20	3.1
Driving Schools	312	2,570	254	50	285	30	60.0	20		20	40.0		10	10	20.0	10	20.0	10	20.0

Table IV, continued

Total Activity by Type of Business (cont'd)

Type of Business	Code	Report Requests Number	Rank	Complaints Number	Rank	Settled Number	%	Satisfied Positive	Satisfied Assumed	Total Satisfied Number	%	Dissatisfied ---	Dissatisfied AJR*	Total Dissatisfied Number	%	No Response Number	%	Unpursuable Number	%
Drug Stores/Pharmacies	523	1,890	286	220	194	150	68.2	60	70	130	59.1	10	20	30	13.6	60	27.3		
Drug/Alcohol Rehabilitation Centers	303	1,830	288	60	277	40	66.7	20	10	30	50.0	10	10	20	33.3	10	16.7		
Dry Cleaning/Laundry Companies	620	22,840	70	8,690	6	4,080	80.7	790	1,820	2,610	39.0	590	1,450	2,040	30.5	1,870	28.0	170	2.5
Drywall/Plastering Companies	409	3,070	241	70	274	30	42.9	20	10	30	42.9	10		10	14.3	30	42.9		
Electrical Contractors	413	15,710	95	590	119	380	64.4	90	140	230	39.0	80	150	210	35.6	140	23.7	10	1.7
Electrolysis Services	321	660	310																ERR
Elevators	417	410	320	20	318							10		10	50.0	10	50.0		-
Employment Services/Temporary Agencies	625	67,510	15	820	80	670	72.8	240	270	510	55.4	90	160	250	27.2	80	8.7	80	8.7
Energy Savings/Management Companies	423	3,910	208	50	287	30	60.0	10	10	20	40.0		10	10	20.0	10	20.0	10	20.0
Entertainment Services (e.g., DJ's)	821	3,150	239	270	173	180	66.7	40	90	130	48.1	10	50	60	22.2	70	25.9	10	3.7
Executive Counseling Firms	826	1,430	283	50	289	40	80.0		10	10	20.0		30	30	60.0	10	20.0		
Exterminating Services	410	43,020	36	1,370	55	1,000	73.0	380	410	790	57.7	140	210	350	25.5	210	15.3	20	1.5
Fabric Stores	536	8,310	147	870	86	630	72.4	120	270	390	44.8	50	240	290	33.3	160	18.4	30	3.4
Fast Food Restaurants (excluding franchise offers)	218	2,850	247	190	212	100	62.5	50	40	90	56.3	10	10	20	12.5	50	31.3		
Fence Sales/Installation Services	414	14,260	102	420	137	280	66.7	110	100	210	50.0	30	70	100	23.8	100	23.8	10	2.4
Financial Advisory Svcs/Business Consultants	182	31,870	49	300	165	190	63.3	80	70	150	50.0	10	40	50	16.7	70	23.3	30	10.0
Financial Aid/Scholarship Companies	183	16,370	92	310	158	250	80.6	120	110	230	74.2	10	20	30	9.7	40	12.9	10	3.2
Financial Institutions, Other	119	4,660	195	210	198	140	66.7	20	110	130	61.9	10	10	20	9.5	40	19.0	20	9.5
Financial/Investment Companies & Services, Other	139	49,110	29	910	82	610	67.0	150	380	510	56.0	50	100	150	16.5	170	18.7	80	8.8
Floor Covering (including carpeting) Stores	535	30,750	52	3,080	18	2,020	65.6	650	780	1,430	46.4	290	590	880	28.6	640	20.8	130	4.2
Florists	537	3,350	231	740	94	420	56.8	150	150	300	40.5	80	120	200	27.0	210	29.	20	2.7
Food Companies, Other	229	4,950	193	190	202	150	78.9	30	80	110	57.9	10	40	50	26.3	30	15.8		
Food Manufacturers, Wholesalers/Distributors	220	1,590	278	60	281	60	100.0	20	30	50	83.3		10	10	16.7				
Food Stores - Chain	205	3,070	240	310	162	230	74.2	90	120	210	87.7	20	20	40	12.9	50	16.1	10	3.2
Food Stores - Independent	210	2,010	263	200	199	110	55.0	40	50	90	45.0	10	20	30	15.0	40	20.0	40	20.0
Framing/Art Supply Shops	538	540	315	60	279	30	50.0	10	10	20	33.3		10	10	13.7	30	50.0		
Franchise Selling Companies	125	14,040	107	70	270	70	100.0	10	20	30	42.9		40	40	57.1				
Franchise/Business Promotions, Other	149	6,980	157	100	247	80	80.0	20	30	50	50.0	10	10	20	20.0	30	30.0		
Freezer Food Plans	215	5,630	183	190	204	140	73.7	70	40	110	57.9	10	30	40	21.1	30	15.8	10	5.3
Freight Forwarders	634	830	303	210	197	80	38.1	30	20	50	23.8	10	30	40	19.0	100	47.6	20	9.5
Fuel Oil Companies	416	4,710	184	420	136	310	73.8	90	110	200	47.6	30	110	140	33.3	80	19.0		
Fund-Raising Companies, For-Profit	618	16,120	94	70	288	50	71.4	20	20	40	57.1		10	10	14.3	20	28.6		
Funeral Directors	630	2,980	242	110	238	100	90.9	30	40	70	63.6		30	30	27.3	10	9.1		
Funeral Related Services	631	7,410	152	370	147	240	84.9	90	90	180	48.6	40	60	100	27.0	80	21.6	10	2.7
Furriers	539	380	322	80	264	50	62.5	20	20	40	50.0	10	10	20	25.0	10	12.5	10	12.5
Gardening/Nursery Products Stores	540	5,950	177	710	100	610	85.9	210	240	450	63.4	30	180	190	26.8	50	7.0	20	2.8
Gasoline Service Stations	005	9,840	135	1,850	43	1,240	67.0	220	690	910	49.2	180	330	510	27.6	390	21.1	40	2.2
General Membership/Lobbying	618	6,740	162	30	310	20	66.7	10	10	20	66.7	10		10	33.3				
Gift and Party Shops	541	1,100	292	220	192	100	45.5	40	30	70	31.8	20	30	50	22.7	80	36.4	20	9.1
Glass and Mirror Companies	481	8,020	152	370	148	200	54.1	90	70	160	43.2	30	40	70	18.9	120	32.4	20	5.4
Guard/Security Services	815	1,580	278	30	308	10	33.3		10	10	33.3					20	66.7		
Hair Product - Improvement Companies	315	6,540	168	280	167	190	67.9	70	60	130	46.4	50	60	110	39.3	30	10.7	10	3.6
Handyman, General	488	7,290	154	280	178	100	35.5	40	30	70	25.0	20	30	50	19.2	120	46.2	20	7.7
Hardware (lock, safe and key shops)	542	3,880	211	340	154	290	85.3	90	120	210	61.8	10	80	90	26.5	40	11.8		
Health and Medical Services, Other	399	16,990	67	880	85	650	73.9	240	290	530	60.2	80	120	180	20.5	100	11.4	70	8.0
Health Clubs/Tennis and Racquetball	320	18,670	82	3,140	14	2,340	74.5	810	1,250	2,060	65.6	180	280	440	14.0	490	15.6	150	4.8
Health Food/Nutritional Supplement Stores	222	1,310	287	60	280	40	66.7	20	10	30	50.0	10	10	20	33.3	10	16.7		
Hearing Aid Companies	325	17,540	84	720	99	590	81.9	200	220	420	58.3	40	170	210	29.2	80	11.1	10	1.4
Heating Service Contractors	416	33,550	48	1,280	62	930	72.7	250	350	600	46.9	80	330	390	30.5	230	18.0	60	4.7
Hobby/Craft Shops	543	1,700	275	270	172	180	66.7	60	70	130	48.1	10	50	60	22.2	70	25.9	10	3.7
Home Builders - New Construction	420	78,050	12	2,430	30	1,870	68.7	470	790	1,260	51.9	210	410	620	25.5	420	17.3	130	5.3
Home Construction/Remodeling, Other	499	57,090	22	2,480	27	1,340	54.0	370	630	1,000	40.3	260	340	600	24.2	760	30.6	120	4.8
Home Furnishing Stores (except mattress, window, and floor coverings)	545	40,800	36	8,810	4	4,820	70.8	1,920	1,990	3,910	57.4	450	910	1,360	20.0	1,190	17.5	350	5.1
Home Inspection Services	151	3,390	229	90	251	60	66.7	20	30	50	55.6		10	10	11.1	20	22.2	10	11.1
Home Remodeling Contractors (general)	425	159,770	3	8,930	3	4,000	57.7	1,180	1,940	3,120	45.0	530	880	1,410	20.3	1,990	28.7	410	5.9

Table IV, continued

Total Activity by Type of Business (cont'd)

Type of Business	Code	Report Requests Number	Rank	Complaints Number	Rank	Settled Number	%	Satisfied Positive	Assumed	Total Satisfied Number	%	Dissatisfied ---	AJR*	Total Dissatisfied Number	%	No Response Number	%	Unpursuable Number	%
Hospitals/Clinics	330	5,440	166	820	89	680	82.9	200	360	560	68.3	70	120	190	23.2	40	4.9	30	3.7
Hotels/Motels/Resorts	837	10,030	134	2,000	37	1,300	65.0	350	610	960	48.0	210	340	550	27.5	410	20.5	80	4.0
House Apartment Rental by Individual	152	7,980	149	740	98	440	59.5	70	230	300	40.5	100	140	240	32.4	190	25.7	10	1.4
House & Apt. Rentals-Co., Listing & Referral Svc	153	13,280	111	1,200	65	810	67.5	210	370	580	48.3	110	230	340	28.3	250	20.8	30	2.5
Hypnosis Practitioners	322	2,890	246	80	288	50	62.5	20	20	40	50.0	10	10	20	25.0	20	25.0		
Importers/Exporters	838	920	300	30	305	20	66.7	10	10	20	66.7					10	33.3		
Insulation Companies	422	9,760	137	110	243	90	81.8	30	40	70	63.6		20	20	18.2	20	18.2		
Insurance, Other	130	58,880	23	980	75	710	72.4	180	390	570	58.2	80	140	220	22.4	170	17.3	20	2.0
Insurance - accident & health, by agents	132	37,390	43	640	106	520	81.3	130	340	470	73.4	40	50	90	14.1	70	10.9	10	1.6
Insurance - accident & health, by mail/TV/phone	1328	18,680	90	70	289	60	85.7	20	30	50	71.4		10	10	14.3	10	14.3		
Insurance - auto, sold by agents	133	31,180	51	1,260	64	950	75.4	190	590	780	61.9	130	170	300	23.8	160	12.7	20	1.6
Insurance - auto, sold by mail/TV/phone	1338	10,170	133	30	303	30	100.0		20	20	66.7		10	10	33.3				
Insurance - life, sold by agents	131	59,430	21	550	123	450	81.8	110	240	350	63.6	50	100	150	27.3	40	7.3	10	1.8
Insurance - life, sold by mail/TV/phone	1318	18,570	83	30	308	20	66.7	10	10	20	66.7	10		10	33.3				
Insurance - prop. damage/home owner/renter, agents	1348	3,730	218	30	307	30	100.0	10	10	20	66.7		10	10	33.3				
Insurance - prop. damage/home owner/renter, mail/TV	134	9,460	139	220	191	180	81.8	30	140	170	77.3	20	10	30	13.6	20	9.1		
Invention Marketing Companies	827	12,900	112	30	302	30	100.0	20	10	30	100.0								
Investment and Business Brokers/Dealers	165	15,210	97	120	228	70	58.3	40	20	60	50.0		10	10	8.3	40	33.3	10	8.3
Itinerant (door-to-door) Workmen	489	5,610	185	40	296	10	25.0					10	10	20	50.0	20	50.0		
Jewelry Stores	550	16,900	89	1,950	40	1,330	68.2	420	540	960	49.2	190	370	560	28.7	330	16.9	100	5.1
Job Listing/Advisory Services	628	37,320	44	330	155	170	51.5	60	80	140	42.4	40	30	70	21.2	40	12.1	80	24.2
Kitchen/Bathroom Remodeling Companies	426	19,270	80	1,010	72	360	35.6	150	120	270	26.7	40	90	130	12.9	560	55.4	50	5.0
Land Development Companies/Real Estate	135	9,830	136	220	193	180	81.8	80	70	150	68.2	10	30	40	18.2	20	9.1	10	4.5
Landscaping/Lawn Care/Tree Cutting	470	38,660	40	2,660	21	1,730	65.5	440	870	1,310	49.6	240	420	660	25.1	780	29.6	130	4.9
Limousine/Taxi/Bus Services	629	5,770	179	630	111	300	47.6	90	140	230	36.5	50	70	120	19.0	210	33.3	70	11.1
Liquor Stores	548	370	323	30	312	20	66.7	10		10	33.3		10	10	33.3	10	33.3		
Loan Brokers/Advance Fee Brokers	166	185,670	1	2,720	23	500	18.4	230	190	420	15.4	350	80	430	15.8	1,800	66.6	270	9.9
Lotteries (State, Local, Foreign)	143	8,200	173	80	287	30	37.5	10	10	20	25.0		10	10	12.5	30	37.5	20	25.0
Magazine Subscriptions by Mail	553	25,360	88	1,980	38	1,590	80.3	980	510	1,470	74.2	60	120	180	9.1	290	14.6	40	2.0
Magazine Subscriptions by Telephone	558	14,200	104	700	101	520	74.3	210	220	430	61.4	10	90	100	14.3	160	22.9	10	1.4
Manufacturers/Products (Not Elsewhere Classified)	700	25,890	65	2,880	20	2,380	82.6	840	1,080	1,920	66.7	150	460	610	21.2	290	10.1	60	2.1
Marinas	074	740	307	90	253	50	55.6	10	30	40	44.4	10	10	20	22.2	30	33.3		
Marine Construction/Pilings, Docks, etc.	075	870	301	10	323											10	100.0		
Marine Electrical Service	078	170	330	40	300	40	100.0	10	20	30	75.0		10	10	25.0				
Marine Electronic Equipment/supplies	077	250	327	20	314	10	50.0	10		10	50.0					10	50.0		
Marine Sales/Services, Other	079	940	289	100	245	70	70.0	10	50	70	70.0	10		10	10.0	20	20.0		
Market Research (survey) Companies	845	6,150	174	100	248	70	70.0	50	20	70	70.0					30	30.0		
Marketing Research Companies	802	10,410	131	110	240	50	45.5	30	20	50	45.5					10	9.1	50	45.5
Masonry/Cement/Surface Refinishing	407	11,820	120	960	78	360	37.5	130	140	270	28.1	20	90	110	11.5	560	58.3	20	2.1
Mattress and Bedding Stores	547	5,880	181	630	112	440	69.8	170	180	350	55.6	30	90	120	19.0	90	14.3	70	11.1
Media (TV, radio, newspaper and magazine)	841	8,280	172	580	122	480	82.1	200	170	370	68.1	40	90	130	23.2	50	8.9	10	1.8
Medical Laboratory Services	337	1,810	269	140	221	110	78.6	60	20	80	57.1	10	30	40	28.6	20	14.3		
Mobile Home Parks	429	2,260	256	70	272	60	85.7	20	30	50	71.4		10	10	14.3	10	14.3		
Mobile Home Services	431	5,330	188	350	151	180	51.4	80	60	140	40.0	30	40	70	20.0	100	28.6	40	11.4
Mobile, Modular Home Dealers	430	15,320	98	980	77	670	68.8	200	310	510	53.1	90	160	250	26.0	180	18.7	40	4.2
Modeling Schools	323	13,870	109	280	168	220	78.6	40	130	170	60.7	10	50	60	21.4	40	14.3	10	3.6
Modeling/Talent Agencies	842	52,020	27	430	133	260	60.5	80	80	160	37.2	40	100	140	32.6	80	20.9	40	9.3
Mortgage and Escrow Companies	112	53,400	25	770	92	580	75.3	140	290	430	55.8	80	150	230	27.3	100	13.0	30	3.9
Motorcycle Sales and Service Companies	040	3,270	234	270	174	200	74.1	30	100	130	48.1	20	70	90	33.3	50	18.5		
Moving/Storage Companies	650	37,990	42	2,510	28	1,760	70.1	360	740	1,100	43.8	270	660	930	37.1	420	16.7	60	2.4
Multi-Level Selling Companies	140	52,680	28	440	131	360	81.8	40	310	350	79.5	10	10	20	4.5	60	13.6	10	2.3
Music/Record/Cassette Tape/Compact Disk Stores	580	3,580	224	410	139	270	65.8	80	130	210	51.2	30	60	90	22.0	90	22.0	20	4.9
Nursing Homes	332	5,160	190	80	278	50	83.3	20	20	40	66.7	10	10	20	33.3				
Nursing Services (including in-home care)	331	3,910	210	80	257	50	62.5	10	10	20	25.0	10	30	40	50.0	10	12.5	10	12.5
Office Equipment and Supplies	562	6,480	169	680	102	440	64.7	100	190	290	42.6	50	150	200	29.4	180	23.5	30	4.4
Oil and Gas Leases and Lotteries	144	1,840	284	10	318											10	100.0		

Table IV, continued

Total Activity by Type of Business (cont'd)

Type of Business	Code	Report Requests Number	Rank	Complaints Number	Rank	Settled Number	%	Satisfied Positive	Assumed	Total Satisfied Number	%	Dissatisfied ---	AJR*	Total Dissatisfied Number	%	No Response Number	%	Unpursuable Number	%
Oil and Lubrication Centers, Quick Service	023	9,040	143	810	116	420	88.9	80	200	280	45.9	80	140	300	32.6	110	18.0	20	3.3
Optical Services	334	14,040	106	1,340	57	1,020	76.1	300	470	770	57.5	140	250	390	29.1	180	11.9	20	1.5
Optometrists	333	2,910	244	200	188	180	90.0	40	50	90	45.0	10	70	80	40.0	30	15.0		
Ordered Product Sales, Other	589	45,570	33	2,470	28	1,580	63.2	720	700	1,420	57.5	70	140	210	8.5	670	27.1	170	6.9
Ordered Product Sales via Newspaper/Magazine Advert	557	17,180	86	2,890	19	2,230	77.2	1,240	890	2,130	73.7	80	100	180	6.2	320	11.1	260	9.0
Painting/Wallpapering Contractors	432	21,150	73	1,270	63	590	46.5	160	220	380	29.9	90	210	300	23.6	450	35.4	140	11.0
Paper Pirates/Office Supplies	903	6,470	170	190	203	140	73.7	60	60	120	63.2	20	20	40	21.1	10	5.3	20	10.5
Parking Lots/Garages	852	800	304	120	229	70	58.3	10	40	50	41.7	10	20	30	25.0	40	33.3		
Paving Contractors	435	30,880	53	1,310	85	700	53.4	200	300	500	38.2	80	200	280	21.4	420	32.1	110	8.4
Pawn Shops	563	3,210	237	270	171	180	66.7	50	70	120	44.4	30	80	90	33.3	50	18.5	10	3.7
Personal Services, Other	319	9,300	142	430	134	290	67.4	130	90	220	51.2	20	70	90	20.9	80	18.6	40	9.3
Pet and Pet Supply Shops	581	4,480	189	880	120	370	83.8	120	170	290	50.0	80	80	140	24.1	110	19.0	40	6.9
Pet Services (Grooming, Training, Boarding)	653	2,900	245	300	184	220	73.3	50	120	170	56.7	30	50	80	26.7	40	13.3	10	3.3
Photo Processing	585	3,800	215	280	170	180	67.1	50	80	130	48.4	30	30	60	21.4	80	28.6	10	3.6
Photo Studios (except direct)	588	11,040	128	1,500	50	940	62.7	270	510	780	52.0	100	180	280	17.3	430	28.7	30	2.0
Plumbing Contractors	438	28,250	80	1,880	42	1,240	66.0	390	500	890	47.3	130	350	480	25.5	410	21.8	100	5.3
Police/Fire/Fraternal	818	19,780	77	40	288	30	75.0	20	10	30	75.0					10	25.0		
Ponzi Schemes/Chain Letters	142	4,230	203																
Porcelain/Fiberglass Refinishing Companies	462	4,120	205	120	230	80	80.0	30	20	40	33.3		20	20	16.7	40	33.3	20	16.7
Porch and Patio/Deck Sales and Services	471	3,880	221	110	233	50	45.5	10	30	40	36.4	30	10	30	27.3	30	27.3	10	9.1
Printing/Copying/Typesetting Companies	567	9,140	175	490	128	230	46.9	70	100	170	34.7	30	60	90	18.4	200	40.8	30	6.1
Private Educational Schools/Colleges	882	8,020	144	80	280	70	87.5	30	30	60	75.0		10	10	12.5	10	12.5		
Private Investigation Services	877	2,210	280	80	282	30	50.0	10	30	30	50.0	10		10	16.7	20	33.3		
Professional Services, Other	888	8,700	145	180	213	80	50.0	20	20	40	25.0		40	40	25.0	50	31.3	30	18.8
Promotions - Prize Offers, Other	909	80,570	19	800	118	480	80.0	270	180	450	75.0	10	30	40	6.7	100	16.7	10	1.7
Property Management Companies	154	8,740	151	900	84	670	74.4	130	280	390	43.3	80	280	380	40.0	120	13.3	30	3.3
Psychologists, Psychiatrists/Counseling Centers	335	1,030	294	80	256	50	62.5	30	20	50	62.5	10		10	12.5	10	12.5	10	12.5
Pyramid Companies	147	6,660	163																
Radon Testing/Servicing	480	3,810	223	90	255	40	44.4	10	20	30	33.3	10	10	20	22.2	30	33.3	10	11.1
Real Estate, Other	159	3,850	212	110	235	70	63.6	20	30	50	45.5		20	20	18.2	30	27.3	10	9.1
Real Estate Appraisal Services	158	2,250	259	20	313	20	100.0		10	10	50.0		10	10	50.0				
Real Estate Sales Companies and Agents	145	23,380	68	980	74	880	89.6	150	310	460	46.8	90	220	310	31.6	180	18.4	30	3.1
Rebate Offers	710	1,370	294	1,290	81	1,180	92.2	380	770	1,150	89.1	20	40	60	4.7	30	2.9	50	3.9
Recording/Music Business	881	1,250	288	40	297	20	50.0		10	10	25.0	10	10	20	50.0	10	25.0		
Recreational Vehicle Dealers/Van Conversion	080	5,880	178	400	140	300	75.0	90	150	200	50.0	20	100	120	30.0	60	15.0	20	5.0
Refuse/Trash Removal Services	882	2,790	248	230	187	180	78.3	60	80	140	60.9	10	40	50	21.7	40	17.4		
Rental Companies (furniture, TVs, etc.)	883	3,530	228	310	159	210	67.7	50	80	130	41.9	30	80	110	35.5	60	19.4	10	3.2
Rent-To-Own Companies	873	3,690	220	210	193	120	57.1	30	80	90	42.9	10	30	40	19.0	80	38.1		
Repair Facilities, Other	029	8,280	171	540	125	270	50.0	90	110	200	37.0	50	70	120	22.2	150	27.8	70	13.0
Restaurants (excluding fast food restaurants)	217	7,550	150	910	81	580	63.7	190	270	460	50.5	90	120	210	23.1	190	20.9	50	5.5
Resume Services	884	1,310	298	50	294	30	60.0	10	20	30	60.0					10	20.0	10	20.0
Retail Stores, Other	599	26,750	82	2,850	24	1,820	68.7	530	780	1,310	49.4	200	510	710	26.8	520	19.6	110	4.2
Roofing and Guttering Service/Sheet Metal	440	135,480	4	4,540	11	2,330	51.3	800	1,010	1,810	39.9	410	520	930	20.5	1,480	32.2	340	7.5
Rustproofing Shops	027	3,770	217	120	231	80	66.7	30	40	70	58.3		10	10	8.3	30	25.0	10	8.3
Satellite/Antenna Sales and Service	584	5,810	184	270	175	140	51.9	50	50	100	37.0	30	40	70	25.9	90	33.3	10	3.7
Savings and Loans	113	8,950	184	180	211	120	75.0	20	70	90	56.3	10	30	40	25.0	20	12.5	10	6.3
Secretarial Services	888	490	318	10	321	10	100.0		10	10	100.0								
Securities Brokers and Dealers	155	11,510	122	100	249	80	80.0	30	30	60	60.0		20	20	20.0	10	10.0	10	10.0
Self-defense Studios	324	550	313	30	304	20	66.7		10	10	33.3		10	10	33.3	10	33.3		
Seminars	887	22,400	71	2,100	34	1,440	68.6	230	1,200	1,430	68.1	30	10	40	1.9	600	28.6	30	1.4
Septic Tank Services/Installation	438	8,980	158	280	178	120	46.2	80	60	90	34.6	20	30	50	19.2	110	42.3	10	3.8
Services, Other	889	99,870	7	4,880	10	3,180	69.0	850	1,570	2,420	49.5	290	780	1,050	21.5	1,170	23.9	250	5.1
Shoe Repair Service	857	630	312	100	250	80	80.0	20	30	50	50.0	10	10	20	20.0	30	30.0		
Shoe Stores	588	2,100	282	480	128	330	68.8	120	130	250	52.1	40	80	120	25.0	100	20.8	10	2.1
Siding Contractors	445	38,520	41	1,110	88	750	67.6	280	380	820	55.9	70	130	200	18.0	240	21.8	50	4.5
Smoking Cessation Clinics	328	1,090	283																

Table IV, continued

Total Activity by Type of Business (cont'd)

Type of Business	Code	Report Requests Number	Rank	Complaints Number	Rank	Settled Number	%	Satisfied Positive	Assumed	Total Satisfied Number	%	Dissatisfied ---	AJR*	Total Dissatisfied Number	%	No Response Number	%	Unpursuable Number	%
Snow Removal Services	875	120	331																
Solar Heating and Cooling	442	3,800	214	70	271	50	71.4	10	30	40	57.1	10	10	20	28.6	10	14.3		
Soliciting Organizations, Other	849	8,220	148	80	262	40	50.0	10	20	30	37.5		10	10	12.5	40	50.0		
Spa/Jacuzzi Sales and Service	444	5,870	182	380	148	230	63.9	70	100	170	47.2	10	60	70	19.4	90	25.0	30	8.3
Sporting Goods/Bicycle Stores	577	3,570	225	610	115	470	77.0	140	230	370	60.7	20	100	120	19.7	100	16.4	20	3.3
Surgical/Hospital Supplies	336	1,470	281	80	283	70	87.5	30	20	50	62.5		20	20	25.0	10	12.5		
Sweepstakes, Contests, & Games (not for charities)	904	131,580	5	500	127	250	50.0	90	130	220	44.0	20	30	50	10.0	150	30.0	80	16.0
Swimming Pool Construction/Service/Supplies	450	37,320	45	1,360	58	940	69.1	370	290	660	48.5	130	280	410	30.1	240	17.6	50	3.7
Tailoring/Alterations	684	680	309	150	218	60	40.0	20	20	40	26.7	10	20	30	20.0	70	46.7	10	6.7
Tanning Salons	327	2,600	253	310	181	160	51.6	30	90	120	38.7	10	40	50	16.1	120	38.7	20	6.5
Tax Preparation Services	668	9,680	138	310	180	190	61.3	40	90	130	41.9	40	60	100	32.3	70	22.6	10	3.2
Taxidermy	683	520	317	80	259	50	62.5	40	10	50	62.5					30	37.5		
Telephone Companies (local and long-distance)	885	13,580	110	1,190	66	920	77.3	230	580	790	66.4	50	130	180	15.1	170	14.3	50	4.2
Telephone Equipment	578	6,790	159	630	110	380	60.3	90	220	310	49.2	30	70	100	15.9	200	31.7	20	3.2
Telephone Solicitations, Other	919	24,870	87	350	150	200	57.1	70	120	190	54.3	20	10	30	8.6	90	25.7	40	11.4
Television Home Shopping Services	551	3,420	228	170	206	150	88.2	70	80	150	88.2					20	11.8		
Timeshare Campground/Resort Companies	157	28,420	63	810	89	540	66.7	180	260	440	54.3	50	100	150	18.5	200	24.7	20	2.5
Timeshare Campground/Resort Promotions	905	28,470	59	360	149	200	55.6	80	80	160	44.4	30	40	70	19.4	100	27.8	30	8.3
Tire/Battery/Accessories Shops	015	14,180	105	1,980	39	1,490	76.0	450	720	1,170	59.7	130	320	450	23.0	280	14.3	60	3.1
Title Companies	158	1,650	278	40	299	30	75.0	10	10	20	50.0	10	10	20	50.0				
Tobacco Stores	581	180	329	10	319	10	100.0	10		10	100.0								
Tourist Attractions/Theme Parks	888	1,480	282	110	241	60	54.5	10	30	40	36.4	20	20	40	36.4	30	27.3		
Towing Shops	024	4,180	204	800	117	350	58.3	20	220	240	40.0	70	110	180	30.0	160	26.7	20	3.3
Toy Stores	582	770	308	110	236	80	72.7	30	40	70	63.6		10	10	9.1	30	27.3		
Tractors and Other Farm Equipment Dealers	050	720	308	140	222	70	50.0	10	40	50	35.7	20	20	40	28.6	40	28.6	10	7.1
Trade/Vocational Schools	870	84,910	11	1,000	73	810	81.0	380	240	620	62.0	70	190	260	26.0	70	7.0	50	5.0
Travel Agencies/Clubs/Discount Travel Services	875	88,870	10	3,050	17	1,950	63.9	660	800	1,460	47.9	210	490	700	23.0	720	23.6	170	5.6
Trucks and Heavy Equipment Dealers	055	1,290	288	100	249	60	60.0	30	20	50	50.0	10	10	20	20.0	30	30.0		
Tuxedo/Gown Sales and Rentals	583	1,320	285	140	220	80	57.1	50	20	70	50.0	10	10	20	14.3	40	28.6	10	7.1
TV/Radio Advertising (incl. 30 minute commercials)	558	11,330	125	1,700	45	1,650	97.1	380	760	1,140	67.1		510	510	30.0	50	2.9		
TV/Radio/Phonog./VCR/Cassette-Disk Player Stores	580	14,750	100	2,780	22	2,330	83.8	490	1,570	2,060	74.1	190	270	460	16.5	210	7.6	50	1.8
TV/Stereo/Radio/VCR Servicing Establishments	655	16,980	88	2,320	32	1,440	62.1	380	730	1,090	47.0	220	350	570	24.6	580	25.0	80	3.4
Unclaimed Funds Retrieval Services	170	55,700	24	90	254	40	44.4		30	30	33.3	20	10	30	33.3	20	22.2	10	11.1
Uniform Sales and Rentals	584	280	326	50	292	40	80.0	10	20	30	60.0		10	10	20.0	10	20.0		
Upholstery Companies	885	9,370	141	390	143	190	48.7	40	100	140	35.9	50	50	100	25.6	140	35.9	10	2.6
Utility Companies (electric/gas/water)	880	7,330	153	660	105	570	86.4	160	290	450	68.2	40	120	160	24.2	40	6.1	10	1.5
Vacation Certificate/Voucher Companies	908	90,390	9	830	87	410	49.4	200	140	340	41.0	40	70	110	13.3	150	18.1	230	27.7
Vacuum Cleaner Sales and Service	586	17,470	85	740	93	510	68.9	160	240	400	54.1	90	110	200	27.0	130	17.6	10	1.4
Vanity Publishers - Books and Music	892	7,470	151	410	138	390	95.1	180	170	350	85.4		40	40	9.8	10	2.4	10	2.4
Vehicle Sales/Manufacturing Companies, Other	009	5,110	191	230	188	150	65.2	50	70	120	52.2	10	30	40	17.4	50	21.7	20	8.7
Veterinarians/Veterinary Hospitals	340	3,490	227	220	189	150	68.2	30	70	100	45.5	20	50	70	31.8	40	18.2	10	4.5
Video Instruction Tapes	894	2,700	252	50	293	50	100.0	40	10	50	100.0								
Video Services (e.g. taping weddings, etc.)	696	3,380	230	170	207	90	52.9	30	40	70	41.2	10	20	30	17.6	50	29.4	20	11.8
Video Tape Rental/Sales	587	3,610	222	420	135	310	73.8	50	180	230	54.8	20	80	100	23.8	80	19.0	10	2.4
Water Conditioning Companies	452	23,480	68	740	95	540	73.0	200	220	420	56.8	80	120	180	24.3	100	13.5	40	5.4
Waterproofing Companies	455	28,910	61	840	108	470	73.4	230	190	420	65.6	40	50	90	14.1	110	17.2	20	3.1
Weight Reduction/Diet Clinics	328	20,550	74	950	78	700	73.7	390	270	660	69.5	70	40	110	11.6	140	14.7	40	4.2
Welding Services	454	1,700	274	80	285	30	37.5	10	10	20	25.0	20	10	30	37.5	30	37.5		
Wholesalers/Distributors	750	20,020	76	1,020	71	810	79.4	360	310	670	65.7	30	140	170	16.7	120	11.8	80	5.9
Window Accessory/Covering/Drapery Companies	588	8,620	165	440	132	270	61.4	110	80	190	43.2	30	80	110	25.0	100	22.7	40	9.1
Windows/Doors Installation and Service	447	48,180	31	2,400	31	1,490	61.7	520	570	1,090	45.4	150	390	540	22.5	620	25.8	150	6.3
Windshield/Glass Repair Shops	018	4,510	198	320	157	180	56.3	50	90	140	43.8	40	40	80	25.0	80	25.0	20	6.3
Work-at-Home Companies	148	168,540	2	1,170	87	880	58.4	270	350	620	53.0	30	40	70	6.0	390	33.3	90	7.7
Wrecking/Salvage Services	025	3,250	235	260	179	150	57.7	30	70	100	38.5	20	50	70	26.9	80	30.8	10	3.8
NOT ELSEWHERE CLASSIFIED	999	385,920		8,400		3,980		1,180	2,290	3,470		540	490	1,030		1,650		350	

Table V

COUNCIL OF BETTER BUSINESS BUREAUS ANNUAL ACTIVITY REPORT - 1991

Complaints Ranked by Settlement Index

Type of Business	Code	Report Requests Number	Rank	Complaints Number	Rank	Settled Number	%	Satisfied Positive	Assumed	Total Satisfied Number	%	Dissatisfied ---	A/R*	Total Dissatisfied Number	%	No Response Number	%	Unpursuable Number	%
Franchise Selling Companies	125	14,040	107	70	270	70	100.0	10	20	30	42.9		40	40	57.1				
Food Manufacturers, Wholesalers/Distributors	220	1,550	278	60	281	60	100.0	20	30	50	83.3		10	10	16.7				
Video Instruction Tapes	894	2,700	252	50	293	50	100.0	40	10	50	100.0								
Marine Electrical Service	076	170	330	40	300	40	100.0	10	20	30	75.0		10	10	25.0				
Invention Marketing Companies	827	12,900	112	30	302	30	100.0	20	10	30	100.0								
Insurance - prop. damage/home owner/renter, agents	1348	3,730	218	30	307	30	100.0	10	10	20	66.7		10	10	33.3				
Insurance - auto, sold by mail/TV/phone	1338	10,170	133	30	303	30	100.0		20	20	66.7		10	10	33.3				
Aircraft Services, Miscellaneous	088	770	305	20	315	20	100.0	10	10	20	100.0								
Real Estate Appraisal Services	198	2,250	259	20	313	20	100.0		10	10	50.0		10	10	50.0				
Secretarial Services	884	490	318	10	321	10	100.0		10	10	100.0								
Tobacco Stores	581	180	329	10	318	10	100.0	10		10	100.0								
Aircraft Dealers/Supplies	080	440	319	10	322	10	100.0						10	10	100.0				
TV/Radio Advertising (incl. 30 minute commercials)	558	11,330	125	1,700	45	1,650	97.1	380	780	1,160	67.1		510	510	30.0	50	2.9		
Vanity Publishers - Books and Music	892	7,470	151	410	138	390	95.1	190	170	360	85.4		40	40	9.8	10	2.4	10	2.4
Ambulance Services	301	1,000	298	130	225	120	92.3	40	50	90	69.2		30	30	23.1	10	7.7		
Rebate Offers	710	1,370	284	1,290	61	1,190	92.2	380	770	1,150	89.1	20	40	60	4.7	30	2.3	50	3.9
Banks	100	30,870	54	1,610	48	1,480	91.9	790	500	1,290	80.1	50	190	240	14.9	40	2.5	40	2.5
Book/Record/Tape Clubs	554	6,100	176	1,590	49	1,450	91.2	340	980	1,320	83.0	10	130	140	8.8	100	6.3	30	1.9
Book Stores	503	1,120	291	110	239	100	90.9	30	50	80	72.7		20	20	18.2	10	9.1		
Funeral Directors	830	2,980	242	110	238	100	90.9	30	40	70	63.6		30	30	27.3	10	9.1		
Cruise Lines	823	3,700	219	290	166	260	89.7	180	80	260	89.7	10		10	3.4	10	3.4	10	3.4
Appliance Stores (Sales)	505	28,720	57	6,800	5	6,090	89.6	910	960	1,870	27.5	240	4,220	4,460	65.8	390	5.7	80	1.2
Television Home Shopping Services	551	3,420	228	170	206	150	88.2	70	80	150	88.2					20	11.8		
Catalog Show Room Merchandisers	508	3,200	238	680	103	600	88.2	450	70	520	82.4		40	40	5.9	70	10.3	10	1.5
Private Educational Schools/Colleges	882	9,020	144	80	260	70	87.5	30	30	60	75.0		10	10	12.5	10	12.5		
Surgical/Hospital Supplies	338	1,470	281	80	263	70	87.5	30	20	50	62.5		20	20	25.0	10	12.5		
Department Stores	510	13,980	108	2,970	18	2,580	86.9	1,020	1,240	2,260	78.1	130	320	450	15.2	190	6.4	100	3.4
Architects/Consulting Engineers	801	2,180	261	150	217	130	86.7	80	20	100	66.7		30	30	20.0	20	13.3		
Airlines	805	1,930	265	370	145	320	86.5	70	170	240	64.9	10	80	90	24.3	20	5.4	20	5.4
Utility Companies (electric/gas/water)	880	7,330	153	860	105	570	66.4	180	290	450	88.2	40	120	160	24.2	40	8.1	10	1.5
Cable/Pay Television Companies	812	16,480	91	1,890	41	1,630	86.2	640	770	1,410	74.6	80	220	300	15.9	180	9.5	20	1.1
Gardening/Nursery Products Stores	540	5,950	177	710	100	610	85.9	210	240	450	63.4	30	160	190	26.8	50	7.0	20	2.8
Collection Agencies	120	28,470	58	3,610	13	3,100	85.9	1,430	1,370	2,800	77.6	180	300	480	12.7	280	7.8	70	1.9
Auto Clubs	031	1,020	297	70	273	60	85.7	20	30	50	71.4	10	10	20	28.6				
Mobile Home Parks	428	2,280	258	70	272	60	85.7	20	30	50	71.4		10	10	14.3	10	14.3		
Insurance - accident & health, by mail/TV/phone	1328	18,660	90	70	269	60	85.7	20	30	50	71.4		10	10	14.3	10	14.3		
Catalogs by Mail	556	30,030	55	6,120	7	5,240	85.6	1,770	3,230	5,000	81.7	210	240	450	7.4	520	8.5	150	2.5
Hardware (lock, safe and key shops)	542	3,880	211	340	154	290	85.3	90	120	210	61.8	10	80	90	26.5	40	11.8		
TV/Radio/Phonog./VCR/Cassette-Disk Player Stores	580	14,750	100	2,780	22	2,330	83.8	490	1,570	2,060	74.1	190	270	460	16.5	210	7.6	50	1.8
Awnings/Tents/Canvas	402	1,800	271	60	283	50	83.3	10	20	30	50.0		20	20	33.3	10	16.7		
Nursing Homes	332	5,160	190	60	276	50	83.3	20	20	40	66.7	10	10	20	33.3				
Hospitals/Clinics	330	5,440	186	820	86	680	82.9	200	390	590	69.3	70	120	190	23.2	40	4.9	30	3.7
Manufacturers/Products (Not Elsewhere Classified)	700	25,690	65	2,880	20	2,380	82.6	840	1,080	1,920	66.7	150	480	610	21.2	290	10.1	60	2.1
Discount Department Stores	511	4,230	202	620	113	510	82.3	330	220	450	72.6	40	90	100	16.1	70	11.3		
Media (TV, radio, newspaper and magazine)	841	6,280	172	560	122	460	82.1	200	170	370	66.1	40	90	130	23.2	50	8.9	10	1.8
Building Materials and Supplies	405	11,990	117	780	91	640	82.1	220	290	510	65.4	40	130	170	21.8	80	10.3	20	2.6
Hearing Aid Companies	325	17,540	84	720	99	590	81.9	200	220	420	58.3	40	170	210	29.2	80	11.1	10	1.4
Insurance - prop. damage/home owner/renter, mail/TV134		9,480	139	220	181	180	81.8	30	140	170	77.3	20	10	30	13.6	20	9.1		
Multi-Level Selling Companies	140	52,680	28	440	131	360	81.8	40	310	350	79.5	10	10	20	4.5	60	13.6	10	2.3
Insulation Companies	422	9,760	137	110	243	90	81.8	30	40	70	63.6		20	20	18.2	20	18.2		
Insurance - life, sold by agents	131	59,430	21	550	123	450	81.8	110	240	350	63.6	50	100	150	27.3	40	7.3	10	1.8
Land Development Companies/Real Estate	135	9,830	136	220	193	180	81.8	80	70	150	68.2	10	30	40	18.2	20	9.1	10	4.5
Insurance - accident & health, by agents	132	37,380	43	840	104	520	81.3	130	340	470	73.4	40	50	90	14.1	70	10.9	10	1.6
Trade/Vocational Schools	870	84,910	11	1,000	73	810	81.0	380	240	620	62.0	70	190	260	26.0	70	7.0	50	5.0
Financial Aid/Scholarship Companies	163	16,370	92	310	158	250	80.6	120	110	230	74.2	10	20	30	9.7	40	12.9	10	3.2
Magazine Subscriptions by Mail	553	25,360	68	1,980	38	1,590	80.3	860	510	1,470	74.2	60	120	180	9.1	290	14.8	40	2.0

Table V, continued

Complaints Ranked by Settlement Index (cont'd)

Type of Business	Code	Report Requests Number	Rank	Complaints Number	Rank	Settled Number	%	Satisfied Positive	Satisfied Assumed	Total Satisfied Number	%	Dissatisfied ---	Dissatisfied AJR*	Total Dissatisfied Number	%	No Response Number	%	Unpursuable Number	%
Promotions - Prize Offers, Other	909	80,570	19	600	118	480	80.0	270	180	450	75.0	10	30	40	6.7	100	16.7	10	1.7
Advertising for Charity Publications	900	12,220	115	200	201	160	80.0	80	60	140	70.0	10	20	30	15.0	20	10.0	10	5.0
Optometrists	333	2,910	244	200	198	160	80.0	40	50	90	45.0	15	70	80	40.0	30	15.0		
Charity - Local	814	82,880	18	150	219	120	80.0	20	80	80	53.3		40	40	26.7	30	20.0		
Securities Brokers and Dealers	155	11,510	122	100	246	80	80.0	30	30	60	60.0		20	20	20.0	10	10.0	10	10.0
Direct Selling - Cookware/Cutlery	517	9,410	140	50	290	40	80.0	20	10	30	60.0		10	10	20.0	10	20.0		
Check Cashing/Guarantee Services	161	5,700	180	50	288	40	80.0	20	10	30	60.0	10	10	20	40.0				
Executive Counseling Firms	628	1,430	283	50	289	40	80.0		10	10	20.0		30	30	60.0	10	20.0		
Commodities Brokers and Dealers	107	4,540	197	50	294	40	80.0	10	30	40	80.0							10	20.0
Uniform Sales and Rentals	584	280	326	50	292	40	80.0	10	20	30	60.0		10	10	20.0	10	20.0		
Wholesalers/Distributors	750	20,020	76	1,020	71	810	79.4	360	310	670	65.7	30	140	170	16.7	120	11.8	60	5.9
Credit Reporting Companies	121	12,310	113	380	144	300	78.9	100	170	270	71.1	30	30	60	15.8	30	7.9	20	5.3
Food Companies, Other	229	4,850	193	190	202	150	78.9	30	80	110	57.9	10	40	50	26.3	30	15.8		
Dentists/Dental Clinics	300	12,160	116	570	121	450	78.9	110	190	300	52.6	40	150	190	33.3	40	7.0	40	7.0
Medical Laboratory Services	337	1,810	269	140	221	110	78.6	60	20	80	57.1	10	30	40	28.6	20	14.3		
Credit Unions	111	3,250	235	140	223	110	78.6	20	70	90	64.3	10	20	30	21.4	10	7.1	10	7.1
Modeling Schools	323	13,870	109	280	168	220	78.6	40	130	170	60.7	10	50	60	21.4	40	14.3	10	3.6
Refuse/Trash Removal Services	682	2,790	248	230	187	180	78.3	80	80	160	80.9	10	40	50	21.7	40	17.4		
Bridal Salons	504	5,360	187	530	126	410	77.4	130	110	240	45.3	40	170	210	39.6	60	11.3	20	3.8
Telephone Companies (local and long-distance)	885	13,560	110	1,190	66	920	77.3	230	580	790	66.4	80	130	180	15.1	170	14.3	50	4.2
Ordered Product Sales via Newspaper/Magazine Advert	557	17,160	88	2,890	19	2,230	77.2	1,240	890	2,130	73.7	80	100	180	6.2	320	11.1	260	9.0
Sporting Goods/Bicycle Stores	577	3,570	225	610	115	470	77.0	140	230	370	60.7	20	100	120	19.7	100	16.4	20	3.3
Camera Shops	508	2,790	249	340	153	260	76.5	130	110	240	70.6	40	20	60	17.6	30	8.8	10	2.9
Direct Selling - Magazines	520	14,870	101	1,700	46	1,300	76.5	800	400	1,200	70.6	80	100	180	9.4	140	8.2	200	11.8
Optical Services	334	14,040	108	1,340	57	1,020	76.1	300	470	770	57.5	140	230	390	29.1	180	11.9	20	1.5
Tire/Battery/Accessories Shops	015	14,180	105	1,980	39	1,490	76.0	450	720	1,170	59.7	130	320	450	23.0	280	14.3	60	3.1
Insurance - auto, sold by agents	133	31,180	51	1,280	84	950	75.4	190	590	780	61.9	130	170	300	23.8	160	12.7	20	1.6
Mortgage and Escrow Companies	112	53,400	25	770	92	580	75.3	140	290	430	55.8	80	130	210	27.3	100	13.0	30	3.9
Recreational Vehicle Dealers/Van Conversion	060	5,860	178	400	140	300	75.0	50	150	200	50.0	20	100	120	30.0	60	15.0	20	5.0
Bulk Meat Companies	200	5,540	187	240	183	180	75.0	60	110	170	70.8	10	10	20	8.3	50	20.8		
Savings and Loans	113	6,650	164	160	211	120	75.0	20	70	90	56.3	10	30	40	25.0	20	12.5	10	6.3
Auto Air Conditioning	019	5,190	189	160	210	120	75.0	70	30	100	62.5	10	20	30	18.8	30	18.8		
Boat Rental, Charter	073	640	311	80	258	60	75.0	40	10	50	62.5		10	10	12.5	10	12.5	10	12.5
Police/Fire/Fraternal	619	9,780	77	40	298	30	75.0	20	10	30	75.0					10	25.0		
Title Companies	158	1,650	276	40	299	30	75.0	10	10	20	50.0	10	10	20	50.0				
Beauty Pageants	608	6,790	160	40	295	30	75.0	10	10	20	50.0		10	10	25.0	10	25.0		
Direct Selling - Cosmetics	514	4,070	208	40	301	30	75.0	10	10	20	50.0		10	10	25.0	10	25.0		
Health Clubs/Tennis and Racquetball	320	18,870	82	3,140	14	2,340	74.5	810	1,250	2,060	65.6	180	280	440	14.0	490	15.6	150	4.8
Property Management Companies	154	8,740	101	900	84	670	74.4	130	260	390	43.3	80	280	360	40.0	120	13.3	30	3.3
Car Wash Companies	006	1,850	267	390	142	290	74.4	80	140	200	51.3	10	90	100	25.6	70	17.9	20	5.1
Magazine Subscriptions by Telephone	559	14,200	104	700	101	520	74.3	210	220	430	61.4	10	90	100	14.3	160	22.9	10	1.4
Food Stores - Chain	205	3,070	240	310	182	230	74.2	90	120	210	67.7	20	20	40	12.9	50	16.1	10	3.2
Motorcycle Sales and Service Companies	040	3,270	234	270	174	200	74.1	30	100	130	48.1	20	70	90	33.3	50	18.5		
Auto Dealers, Franchised (new & used sales)	000	97,720	8	15,610	1	11,560	74.1	2,810	5,400	8,210	52.6	1,140	3,350	4,490	28.8	810	5.2	2,100	13.5
Credit Card Companies	115	105,570	6	1,500	51	1,110	74.0	530	410	940	62.7	100	170	270	18.0	220	14.7	70	4.7
Alarm Systems Dealers	400	40,690	37	730	98	540	74.0	210	220	430	58.9	60	110	160	21.9	100	13.7	40	5.5
Health and Medical Services, Other	399	18,990	87	880	85	650	73.9	240	290	530	60.2	90	120	180	20.5	100	11.4	70	8.0
Video Tape Rental/Sales	587	3,810	222	420	135	310	73.8	50	180	230	54.8	20	80	100	23.8	80	19.0	10	2.4
Fuel Oil Companies	416	4,710	194	420	136	310	73.8	90	110	200	47.6	30	110	140	33.3	80	19.0		
Auto Manufacturers	001	11,910	118	4,950	9	3,650	73.7	1,180	2,410	3,590	72.5	10	60	70	1.4	10	0.2	1,280	25.9
Freezer Food Plans	215	5,630	183	190	204	140	73.7	70	40	110	57.9	10	30	40	21.1	30	15.8	10	5.3
Weight Reduction/Diet Clinics	328	20,550	74	950	78	700	73.7	390	270	660	69.5	70	40	110	11.6	140	14.7	40	4.2
Paper Pirates/Office Supplies	903	8,470	170	190	203	140	73.7	80	80	120	63.2	20	20	40	21.1	10	5.3	20	10.5
Direct Marketing (other than catalogs)	555	63,750	18	5,060	8	3,720	73.5	3,200	420	3,620	71.5	160	100	260	5.1	900	17.8	280	5.5
Waterproofing Companies	455	28,910	61	640	108	470	73.4	230	190	420	65.6	40	50	90	14.1	110	17.2	20	3.1
Chiropractic Doctors and Clinics	304	2,940	243	150	218	110	73.3	30	80	90	60.0	20	20	40	26.7	20	13.3		

Table V, continued

Complaints Ranked by Settlement Index (cont'd)

Type of Business	Code	Report Requests Number	Report Requests Rank	Complaints Number	Complaints Rank	Settled Number	Settled %	Satisfied Positive	Satisfied Assumed	Total Satisfied Number	Total Satisfied %	Dissatisfied ---	Dissatisfied AJR*	Total Dissatisfied Number	Total Dissatisfied %	No Response Number	No Response %	Unpursuable Number	Unpursuable %
Pet Services (Grooming, Training, Boarding)	853	2,900	245	300	184	220	73.3	50	120	170	56.7	30	50	80	26.7	40	13.3	10	3.3
Credit-Related Services, Other	129	11,010	129	280	177	190	73.1	80	80	170	85.4	10	20	30	11.5	40	15.4	20	7.7
Exterminating Services	410	43,020	38	1,370	55	1,000	73.0	380	410	790	57.7	140	210	350	25.5	210	15.3	20	1.5
Water Conditioning Companies	452	23,480	68	740	95	540	73.0	200	220	420	56.8	80	120	180	24.3	100	13.5	40	5.4
Employment Services/Temporary Agencies	825	67,510	15	920	80	670	72.8	240	270	510	55.4	90	160	250	27.2	80	8.7	80	8.7
Dance Schools and Studios	309	1,800	277	110	242	80	72.7	20	50	70	63.6	10	10	20	18.2	10	9.1	10	9.1
Toy Stores	582	770	308	110	236	80	72.7	30	40	70	63.6		10	10	9.1	30	27.3		
Heating Service Contractors	418	33,550	46	1,280	62	930	72.7	250	350	600	46.9	80	330	390	30.5	230	18.0	60	4.7
Insurance, Other	130	56,880	23	980	75	710	72.4	180	390	570	58.2	80	140	220	22.4	170	17.3	20	2.0
Fabric Stores	536	8,310	147	870	88	630	72.4	120	270	390	44.8	50	240	290	33.3	160	18.4	30	3.4
Business Opportunity Companies	105	44,430	34	900	83	650	72.2	200	370	570	63.3	50	80	130	14.4	150	16.7	50	5.6
Doctors (M.D.'s)	305	10,820	130	640	109	460	71.9	150	220	370	57.8	70	90	160	25.0	90	14.1	20	3.1
Fund-Raising Companies, For-Profit	818	18,120	94	70	288	50	71.4	20	20	40	57.1		10	10	14.3	20	28.6		
Amusement Parks	806	550	314	70	275	50	71.4	10	20	30	42.9		20	20	28.6	20	28.6		
Solar Heating and Cooling	442	3,800	214	70	271	50	71.4	10	30	40	57.1	10	10	20	28.6	10	14.3		
Art Galleries	502	3,330	232	240	185	170	70.8	110	50	160	66.7	30	10	40	16.7	40	16.7		
Home Furnishing Stores (except mattress, window, and floor coverings)	545	40,800	38	6,810	4	4,820	70.8	1,920	1,990	3,910	57.4	450	910	1,360	20.0	1,190	17.5	350	5.1
Auctions/Auctioneers	807	1,810	270	170	205	120	70.6	50	50	100	58.8	10	20	30	17.6	40	23.5		
Moving/Storage Companies	850	37,990	42	2,510	28	1,760	70.1	380	740	1,100	43.8	270	660	930	37.1	420	16.7	60	2.4
Marine Sales/Services, Other	078	940	299	100	245	70	70.0	10	60	70	70.0	10		10	10.0	20	20.0		
Market Research (survey) Companies	845	6,150	174	100	248	70	70.0	50	20	70	70.0					30	30.0		
Mattress and Bedding Stores	547	5,880	181	630	112	440	69.8	170	180	350	55.6	30	90	120	19.0	90	14.3	70	11.1
Mobile/Modular Home Dealers	430	15,320	98	980	77	670	68.8	200	310	510	53.1	90	160	250	26.0	160	16.7	40	4.2
Real Estate Sales Companies and Agents	145	23,380	89	980	74	680	69.4	150	310	460	46.9	90	220	310	31.6	180	18.4	30	3.1
Dating and Social Introduction Services	311	12,230	114	620	114	430	69.4	100	200	300	48.4	70	130	200	32.3	60	9.7	60	9.7
Swimming Pool Construction/Service/Supplies	450	37,320	45	1,380	56	940	68.1	370	290	660	46.5	130	280	410	30.1	240	17.6	50	3.7
Vacuum Cleaner Sales and Service	588	17,470	85	740	93	510	68.9	180	240	400	54.1	90	110	200	27.0	130	17.6	10	1.4
Oil and Lubrication Centers, Quick Service	023	9,040	143	610	116	420	68.9	80	200	280	45.9	60	140	200	32.8	110	18.0	20	3.3
Auto Repair shops - brakes, shocks, mufflers	026	14,770	99	930	79	640	68.8	160	320	480	51.8	80	160	240	25.8	150	16.1	60	6.5
Shoe Stores	566	2,100	262	480	129	330	68.8	120	130	250	52.1	40	80	120	25.0	100	20.8	10	2.1
Direct Selling - Encyclopedias/Books	515	4,010	207	160	214	110	68.8	40	70	110	68.8	10		10	8.3	30	18.8	10	6.3
Home Builders - New Construction	420	78,050	12	2,430	30	1,670	68.7	470	790	1,260	51.9	210	410	620	25.5	420	17.3	130	5.3
Retail Stores, Other	599	28,790	62	2,650	24	1,820	68.7	530	780	1,310	49.4	200	510	710	26.8	520	19.6	110	4.2
Seminars	687	22,400	71	2,100	84	1,440	68.6	230	1,200	1,430	68.1	30	10	40	1.9	600	28.6	30	1.4
Consumer Finance and Loan Companies	110	49,450	28	1,420	52	970	68.3	220	540	760	53.5	80	210	290	20.4	230	16.2	140	9.9
Jewelry Stores	550	18,900	89	1,950	40	1,330	68.2	420	540	960	49.2	190	370	560	28.7	330	16.9	100	5.1
Drug Stores/Pharmacies	523	1,890	288	220	194	150	68.2	60	70	130	59.1	10	20	30	13.6	60	27.3		
Veterinarians/Veterinary Hospitals	340	3,490	227	220	189	150	68.2	30	70	100	45.5	20	50	70	31.8	40	18.2	10	4.5
Auto Dealers - Used Only	003	63,530	17	3,110	15	2,120	68.2	720	920	1,640	52.7	230	480	710	22.8	650	20.9	110	3.5
Carpet/Upholstery Cleaning	613	44,010	35	2,450	29	1,670	68.2	770	570	1,340	54.7	170	330	500	20.4	490	20.0	120	4.9
Auto Parts/Supplies	022	16,350	93	1,380	53	940	68.1	240	480	720	52.2	130	220	350	25.4	270	19.6	40	2.9
Hair Product - Improvement Companies	315	6,540	158	280	187	190	67.9	70	80	150	48.4	50	80	110	39.3	30	10.7	10	3.6
Rental Companies (furniture, TVs, etc.)	683	3,530	228	310	159	210	67.7	50	80	130	41.9	30	80	110	35.5	60	19.4	10	3.2
Attorneys/Legal Services	640	14,950	98	310	163	210	67.7	30	100	130	41.9	10	80	90	29.0	70	22.6	20	6.5
Siding Contractors	445	38,520	41	1,110	88	750	67.6	280	380	660	59.5	70	130	200	18.0	240	21.6	50	4.5
House & Apt. Rentals-Co., Listing & Referral Svc	153	13,280	111	1,200	65	810	67.5	210	370	580	48.3	110	230	340	28.3	250	20.8	30	2.5
Personal Services, Other	319	9,300	142	630	134	290	67.4	130	90	220	51.2	20	70	90	20.9	80	18.6	40	9.3
Auto/Truck Rental/Leasing Companies	017	11,110	128	1,380	54	930	67.4	300	380	680	47.8	150	270	420	30.4	280	18.8	40	2.9
Financial/Investment Companies & Services, Other	139	45,110	29	910	82	610	67.0	150	380	510	56.0	50	100	150	16.5	170	18.7	80	8.8
Gasoline Service Stations	005	9,840	135	1,850	43	1,240	67.0	220	690	910	49.2	180	330	510	27.6	390	21.1	40	2.2
Direct Selling, Other (Party Plans, etc.)	530	31,580	50	1,320	58	880	66.7	220	510	730	55.3	30	150	180	13.6	280	21.2	30	2.3
Timeshare Campground/Resort Companies	157	26,420	63	810	89	540	66.7	180	260	440	54.3	50	100	150	18.5	200	24.7	20	2.5
Fence Sales/Installation Services	414	14,280	102	420	137	280	66.7	110	100	210	50.0	30	70	100	23.8	100	23.8	10	2.4
Pawn Shops	583	5,210	237	270	171	180	66.7	50	70	120	44.4	30	60	90	33.3	50	18.5	10	3.7
Entertainment Services (e.g., DJ's)	821	3,150	239	270	173	180	66.7	40	90	130	48.1	10	50	60	22.2	70	25.9	10	3.7

Table V, continued

Complaints Ranked by Settlement Index (cont'd)

Type of Business	Code	Report Requests Number	Rank	Complaints Number	Rank	Settled Number	%	Satisfied Positive	Assumed	Total Satisfied Number	%	Dissatisfied ---	---	Total Dissatisfied Number	%	No Response Number	%	Unpursuable Number	%
Hobby/Craft Shops	543	1,700	275	270	172	180	88.7	60	70	130	48.1	10	50	60	22.2	70	25.9	10	3.7
Auto Sound Systems	016	2,730	250	240	188	180	88.7	30	70	100	41.7	10	60	70	29.2	40	16.7	30	12.5
Financial Institutions, Other	119	4,660	195	210	198	140	88.7	20	110	130	61.9	10	10	20	9.5	40	19.0	20	9.5
Rustproofing Shops	027	3,770	217	120	231	80	88.7	30	40	70	58.3		10	10	8.3	30	25.0	10	8.3
Home Inspection Services	151	3,390	229	90	251	80	88.7	20	30	50	55.6		10	10	11.1	20	22.2	10	11.1
Health Food/Nutritional Supplement Stores	222	1,310	287	60	280	40	88.7	20	10	30	50.0	10	10	20	33.3	10	16.7		
Drug/Alcohol Rehabilitation Centers	303	1,830	268	60	277	40	88.7	20	10	30	50.0	10	10	20	33.3	10	16.7		
Self-Defense Studios	324	580	313	30	304	20	88.7		10	10	33.3		10	10	33.3	10	33.3		
Liquor Stores	548	370	323	30	312	20	88.7	10		10	33.3		10	10	33.3	10	33.3		
Coffee/Food Service	810	280	325	30	309	20	88.7		10	10	33.3		10	10	33.3	10	33.3		
Bulk Food Stores	202	1,020	296	30	311	20	88.7	10	10	20	66.7					10	33.3		
Importers/Exporters	638	920	300	30	305	20	88.7	10	10	20	66.7					10	33.3		
Insurance - life, sold by mail/TV/phone	1318	18,570	83	30	308	20	88.7	10	10	20	66.7	10		10	33.3				
General Membership/Lobbying	818	6,740	162	30	310	20	88.7	10	10	20	66.7	10		10	33.3				
Plumbing Contractors	438	28,250	60	1,880	42	1,240	66.0	390	500	890	47.3	130	350	480	25.5	410	21.8	100	5.3
Music/Record/Cassette Tape/Compact Disk Stores	560	3,580	224	410	139	270	65.9	80	130	210	51.2	30	60	90	22.0	80	22.0	20	4.9
Barber/Beauty Shops	307	4,270	201	840	107	420	65.8	80	210	290	45.3	50	130	180	28.1	150	23.4	20	3.1
Floor Covering (including carpeting) Stores	535	30,750	52	3,080	16	2,020	65.6	650	780	1,430	48.4	290	590	880	28.8	640	20.8	130	4.2
Vehicle Sales/Manufacturing Companies, Other	009	5,110	191	230	188	150	65.2	50	70	120	52.2	10	30	40	17.4	50	21.7	20	8.7
Services, Other	699	99,970	7	4,880	10	3,190	65.0	850	1,570	2,420	49.5	290	780	1,050	21.5	1,170	23.9	250	5.1
Hotels/Motels/Resorts	837	10,030	134	2,000	37	1,300	65.0	350	610	960	48.0	210	340	550	27.5	410	20.5	80	4.0
Auto Repair Shops - radiator	021	4,470	200	200	200	130	65.0	60	40	100	50.0	20	30	50	25.0	40	20.0	10	5.0
Apparel and Accessory Shops	500	10,390	132	1,770	44	1,150	65.0	340	490	830	48.9	180	320	480	27.1	350	19.8	110	6.2
Funeral Related Services	631	7,410	152	370	147	240	64.9	90	90	180	48.6	40	60	100	27.0	80	21.6	10	2.7
Office Equipment and Supplies	582	6,480	169	880	102	440	64.7	100	190	290	42.6	50	150	200	29.4	130	23.5	30	4.4
Electrical Contractors	413	15,710	95	590	118	380	64.4	90	140	230	39.0	60	150	210	35.6	140	23.7	10	1.7
Auto Repair Shops - mech. (except transmission)	010	72,180	13	7,840	2	5,030	64.2	1,050	2,320	3,370	43.0	770	1,680	2,430	31.0	1,700	21.7	340	4.3
Auto Extended Service Contract Companies	032	20,270	75	390	141	250	64.1	80	130	210	53.8	20	40	60	15.4	120	30.8		
Delivery/Messenger Services	624	1,510	280	250	182	160	64.0	50	80	130	52.0	30	30	60	24.0	40	16.0	20	8.0
Travel Agencies/Clubs/Discount Travel Services	875	88,870	10	3,050	17	1,950	63.9	660	800	1,460	47.9	210	490	700	23.0	720	23.6	170	5.6
Spa/Jacuzzi Sales and Service	444	3,870	182	380	148	230	63.9	70	100	170	47.2	10	60	70	19.4	90	25.0	30	8.3
Pet and Pet Supply Shops	561	4,480	189	580	120	370	63.8	120	170	290	50.0	80	80	160	24.1	110	19.0	40	6.9
Restaurants (excluding fast food restaurants)	217	7,550	150	910	81	580	63.7	190	270	460	50.5	90	120	210	23.1	190	20.9	50	5.5
Real Estate, Other	159	3,850	212	110	235	70	63.6	20	30	50	45.5		20	20	18.2	30	27.3	10	9.1
Financial Advisory Svcs/Business Consultants	182	31,870	48	300	185	190	63.3	80	70	150	50.0	10	40	50	16.7	70	23.3	30	10.0
Appliance Repair	810	21,850	72	2,580	25	1,620	63.3	550	650	1,200	48.9	180	420	580	22.7	670	26.2	110	4.8
Auto Repair Shops - body/paint	012	39,070	47	2,040	36	1,290	63.2	280	640	920	45.1	180	370	550	27.0	480	23.5	110	5.4
Ordered Product Sales, Other	589	45,570	33	2,470	28	1,580	63.2	720	700	1,420	57.5	70	140	210	8.5	670	27.1	170	6.9
Auto Repair Shops - transmission	020	40,470	39	2,140	33	1,350	63.1	330	640	970	45.3	250	380	630	29.4	400	18.7	140	6.5
Auto Services, Other	059	11,350	124	670	104	420	62.7	140	170	310	48.3	30	110	140	20.9	170	25.4	50	7.5
Photo Studios (except direct)	568	11,040	128	1,500	50	940	62.7	270	510	780	52.0	100	180	280	17.3	430	28.7	30	2.0
Fast Food Restaurants (excluding franchise offers)	218	2,850	247	180	212	100	62.5	50	40	90	56.3	10	10	20	12.5	50	31.3		
Psychologists, Psychiatrists/Counseling Centers	335	1,030	294	80	258	50	62.5	30	20	50	62.5	10		10	12.5	10	12.5	10	12.5
Hypnosis Practitioners	322	2,890	248	80	268	50	62.5	20	20	40	50.0	10	10	20	25.0	20	25.0		
Furriers	539	380	322	80	264	50	62.5	20	20	40	50.0	10	10	20	25.0	10	12.5	10	12.5
Nursing Services (including in-home care)	331	3,910	210	80	257	50	62.5	10	10	20	25.0	10	30	40	50.0	10	12.5	10	12.5
Taxidermy	883	520	317	80	259	50	62.5	40	10	50	62.5					30	37.5		
TV/Stereo/Radio/VCR Servicing Establishments	655	18,980	88	2,320	32	1,440	62.1	380	730	1,090	47.0	220	350	570	24.6	580	25.0	80	3.4
Boat Dealers/Marine Supplies	070	4,840	198	550	124	340	61.8	90	170	280	47.3	70	80	150	27.3	130	23.6	10	1.8
Cleaning/Janitorial Services	839	11,410	123	340	152	210	61.8	40	90	130	38.2	40	80	120	35.3	80	23.5	10	2.9
Windows/Doors Installation and Service	447	48,180	31	2,400	31	1,480	61.7	520	570	1,090	45.4	150	390	540	22.5	620	25.8	150	6.3
Computer Programming Services	643	2,730	251	130	227	80	61.5	30	30	60	46.2	10	20	30	23.1	40	30.8		
Window Accessory/Covering/Drapery Companies	588	6,620	165	440	132	270	61.4	110	80	190	43.2	30	80	110	25.0	100	22.7	40	9.1
Tax Preparation Services	888	9,880	138	310	180	190	61.3	40	80	130	41.9	40	80	100	32.3	70	22.6	10	3.2
Air Conditioning Services/Equipment	415	59,930	20	2,040	35	1,250	61.3	450	480	910	44.6	230	340	570	27.9	370	18.1	190	9.3
Dry Cleaning/Laundry Companies	620	22,840	70	6,680	6	4,080	60.7	780	1,820	2,610	39.0	590	1,450	2,040	30.5	1,870	28.0	170	2.5

Table V, continued

Complaints Ranked by Settlement Index (cont'd)

Type of Business	Code	Report Requests Number	Rank	Complaints Number	Rank	Settled Number	%	Satisfied Positive	Assumed	Total Satisfied Number	%	Dissatisfied ---	AJR*	Total Dissatisfied Number	%	No Response Number	%	Unpursuable Number	%
Landscaping/Lawn Care/Tree Cutting	470	39,660	40	2,660	21	1,730	60.5	440	870	1,310	45.8	240	420	660	23.1	760	26.6	130	4.5
Modeling/Talent Agencies	642	52,020	27	430	133	280	60.5	80	80	160	37.2	40	100	140	32.6	90	20.9	40	9.3
Telephone Equipment	578	6,780	159	630	110	380	60.3	90	220	310	49.2	30	70	100	15.9	200	31.7	20	3.2
Credit Repair Services/Secured Credit Companies	118	47,780	32	730	97	440	60.3	160	90	250	34.2	60	190	250	34.2	160	21.9	70	9.6
Boat Repair and Services	072	2,380	255	150	215	90	60.0	20	50	70	46.7	20	20	40	26.7	30	20.0	10	6.7
Franchise/Business Promotions, Other	148	6,980	157	100	247	60	60.0	20	30	50	50.0	10	10	20	20.0	30	30.0		
Trucks and Heavy Equipment Dealers	055	1,290	288	100	248	60	60.0	30	20	50	50.0	10	10	20	20.0	30	30.0		
Shoe Repair Service	657	830	312	100	250	60	60.0	20	30	50	50.0	10	10	20	20.0	30	30.0		
Energy Savings/Management Companies	423	3,910	209	50	287	30	60.0	10	10	20	40.0		10	10	20.0	10	20.0	10	20.0
Resume Services	684	1,310	288	50	284	30	60.0	10	20	30	60.0					10	20.0	10	20.0
Computerized Listing Services (excluding autos, apartments and houses)	832	3,770	216	50	288	30	60.0	20	10	30	60.0					10	20.0	10	20.0
Answering Services/Mail Drops	801	1,710	273	50	291	30	60.0	10	10	20	40.0	10	10	20	40.0			10	20.0
Driving Schools	312	2,570	254	50	285	30	60.0	20		20	40.0		10	10	20.0	10	20.0	10	20.0
Buying Clubs/Group Purchasing Organizations	508	28,400	84	470	130	280	59.6	80	130	210	44.7	70	70	140	29.8	70	14.9	50	10.6
House Apartment Rental by Individual	152	7,980	149	740	96	440	59.5	70	230	300	40.5	100	140	240	32.4	190	25.7	10	1.4
Child Care Centers/Services	308	14,200	103	170	208	100	58.8	10	60	70	41.2	20	30	50	29.4	40	23.5	10	5.9
Computer Sales/Service	512	30,500	56	1,320	58	770	58.3	220	400	620	47.0	100	150	250	18.9	330	25.0	120	9.1
Towing Shops	024	4,180	204	600	117	350	58.3	20	220	240	40.0	70	110	180	30.0	160	26.7	20	3.3
Direct Selling - Photographers	525	2,260	258	240	184	140	58.3	70	40	110	45.8	20	30	50	20.8	70	29.2	10	4.2
Investment and Business Brokers/Dealers	185	15,210	97	120	228	70	58.3	40	20	60	50.0		10	10	8.3	40	33.3	10	8.3
Parking Lots/Garages	652	800	304	120	229	70	58.3	10	40	50	41.7	10	20	30	25.0	40	33.3		
Home Remodeling Contractors (general)	425	159,770	3	8,930	3	4,000	57.7	1,180	1,940	3,120	45.0	530	880	1,410	20.3	1,980	28.7	410	5.9
Wrecking/Salvage Services	025	3,250	238	260	179	150	57.7	30	70	100	38.5	20	50	70	26.9	80	30.8	10	3.8
Telephone Solicitations, Other	818	24,670	87	350	150	200	57.1	70	120	190	54.3	20	10	30	8.6	80	25.7	40	11.4
Photo Processing	565	3,600	215	280	170	160	57.1	50	80	130	46.4	30	30	60	21.4	80	28.6	10	3.6
Rent-To-Own Companies	678	3,690	220	210	195	120	57.1	30	60	90	42.9	10	30	40	19.0	80	38.1		
Tuxedo/Gown Sales and Rentals	583	1,320	285	140	220	80	57.1	50	20	70	50.0	10	10	20	14.3	40	28.6	10	7.1
Florists	537	3,350	231	740	94	420	56.8	150	150	300	40.5	80	120	200	27.0	220	29.7	20	2.7
Work-at-Home Companies	148	188,540	2	1,170	87	660	56.4	270	350	620	53.0	30	40	70	6.0	390	33.3	90	7.7
Windshield/Glass Repair Shops	018	4,510	198	320	157	180	56.3	50	90	140	43.8	40	40	80	25.0	80	25.0	20	6.3
Convenience/Dairy Stores	213	850	302	90	252	50	55.6	10	20	30	33.3	10	20	30	33.3	3.	33.3		
Marinas	074	740	307	90	253	50	55.6	10	30	40	44.4	10	10	20	22.2	30	33.3		
Timeshare Campground/Resort Promotions	805	28,470	59	360	149	200	55.6	80	80	160	44.4	30	40	70	19.4	100	27.8	30	8.3
Food Stores - Independent	210	2,010	283	200	199	110	55.0	40	30	80	45.0	10	20	30	15.0	40	20.0	40	20.0
Charity - National	815	48,570	30	110	234	60	54.5	30	10	40	36.4	10	20	30	27.3	40	36.4		
Tourist Attractions/Theme Parks	668	1,480	282	110	241	60	54.5	10	30	40	36.4	20	20	40	36.4	30	27.3		
Glass and Mirror Companies	461	5,020	192	370	148	200	54.1	90	70	160	43.2	30	40	70	18.9	120	32.4	20	5.4
Home Construction/Remodeling, Other	499	57,090	22	2,480	27	1,340	54.0	370	630	1,000	40.3	280	340	600	24.2	760	30.6	120	4.8
Bakeries	201	1,180	290	130	224	70	53.8	30	30	60	46.2	20	10	30	23.1	30	23.1	10	7.7
Chimney Services	408	11,110	127	280	169	150	53.6	50	40	90	32.1	10	60	70	25.0	110	39.3	10	3.6
Paving Contractors	435	30,660	53	1,310	60	700	53.4	200	300	500	38.2	80	200	280	21.4	420	32.1	110	8.4
Video Services (e.g. taping weddings, etc.)	696	3,380	230	170	207	90	52.9	30	40	70	41.2	10	20	30	17.6	50	29.4	20	11.8
Advertising Specialty Companies	801	69,650	14	1,100	89	580	52.7	330	170	500	45.5	50	80	130	11.8	370	33.6	100	9.1
Satellite/Antenna Sales and Service	564	5,610	184	270	175	140	51.9	50	50	100	37.0	30	40	70	25.9	90	33.3	10	3.7
Tanning Salons	327	2,600	253	310	161	160	51.6	30	90	120	38.7	10	40	50	16.1	120	38.7	20	6.5
Coupon Book Promotions	822	19,010	81	330	156	170	51.5	70	90	160	48.5		10	10	3.0	140	42.4	20	6.1
Job Listing/Advisory Services	828	37,320	44	330	155	170	51.5	60	80	140	42.4	40	30	70	21.2	40	12.1	80	24.2
Mobile Home Services	431	5,330	188	350	151	180	51.4	80	80	140	40.0	30	40	70	20.0	100	28.6	40	11.4
Roofing and Guttering Service/Sheet Metal	440	135,460	4	4,540	11	2,330	51.3	800	1,010	1,810	39.9	410	520	930	20.5	1,460	32.2	340	7.5
Repair Facilities, Other	629	6,290	171	540	125	270	50.0	90	110	200	37.0	50	70	120	22.2	150	27.8	70	13.0
Sweepstakes, Contests, & Games (not for charities)	804	131,580	5	500	127	250	50.0	90	130	220	44.0	20	30	50	10.0	150	30.0	80	16.0
Professional Services, Other	669	8,700	145	160	213	80	50.0	20	20	40	25.0		40	40	25.0	50	31.3	30	18.8
Tractors and Other Farm Equipment Dealers	050	720	308	140	222	70	50.0	10	40	50	35.7	20	20	40	28.6	40	28.6	10	7.1
Porcelain/Fiberglass Refinishing Companies	462	4,120	205	120	230	60	50.0	20	20	40	33.3		20	20	16.7	40	33.3	20	16.7
Soliciting Organizations, Other	849	8,220	148	80	262	40	50.0	10	20	30	37.5		10	10	12.5	40	50.0		

Table V, continued

Complaints Ranked by Settlement Index (cont'd)

Type of Business	Code	Report Requests Number	Rank	Complaints Number	Rank	Settled Number	%	Satisfied Positive	Assumed	Total Satisfied Number	%	Dissatisfied ---	AJR*	Total Dissatisfied Number	%	No Response Number	%	Unpursuable Number	%
Framing/Art Supply Shops	538	540	315	80	279	30	50.0	10	10	20	33.3		10	10	16.7	30	50.0		
Private Investigation Services	877	2,210	280	60	282	30	50.0	10	20	30	50.0	10		10	16.7	20	33.3		
Recording/Music Business	881	1,250	289	40	297	20	50.0		10	10	25.0	10	10	20	50.0	10	25.0		
Marine Electronic Equipment/supplies	877	250	327	20	314	10	50.0	10		10	50.0					10	50.0		
Adoption Services	803	1,020	295	20	317	10	50.0	10		10	50.0	10		10	50.0				
Vacation Certificate/Voucher Companies	908	80,390	9	830	87	410	49.4	200	140	340	41.0	40	70	110	13.3	150	18.1	230	27.7
Upholstery Companies	885	9,370	141	390	143	190	48.7	40	100	140	35.9	90	50	100	25.6	140	35.9	10	2.6
Antique Shops	501	1,740	272	250	181	120	48.0	50	40	90	36.0	40	30	70	28.0	70	28.0	20	8.0
Advertising/Marketing Agencies	802	11,630	118	1,070	70	510	47.7	190	190	380	35.5	80	130	210	19.6	390	36.4	90	8.4
Limousine/Taxi/Bus Services	629	5,770	179	630	111	300	47.6	90	140	230	36.5	50	70	120	19.0	210	33.3	70	11.1
Printing/Copying/Typesetting Companies	587	8,140	175	490	128	230	46.9	70	100	170	34.7	30	60	90	18.4	200	40.8	30	6.1
Painting/Wallpapering Contractors	432	21,150	73	1,270	63	590	46.5	160	220	380	29.9	90	210	300	23.6	450	35.4	140	11.0
Directories (e.g., yellow pages)	633	8,640	148	1,620	47	780	48.3	480	250	710	43.8	110	40	150	9.3	310	19.1	450	27.8
Auto Driveaway/Transport Companies	035	3,980	208	130	228	60	46.2	10	20	30	23.1	10	30	40	30.8	50	38.5	10	7.7
Septic Tank Services/Installation	439	6,980	158	260	178	120	46.2	30	60	90	34.6	20	30	50	19.2	110	42.3	10	3.8
Gift and Party Shops	541	1,100	292	220	192	100	45.5	40	30	70	31.8	20	30	50	22.7	80	36.4	20	9.1
Porch and Patio/Deck Sales and Services	471	3,980	221	110	233	50	45.5	10	30	40	36.4	20	10	30	27.3	30	27.3	10	9.1
Marketing Research Companies	902	10,410	131	110	240	50	45.5	30	20	50	45.5					10	9.1	50	45.5
Bookkeeping/Public Accountants/Accounting Services	658	3,810	213	110	244	50	45.5	20	10	30	27.3	30	20	50	45.5	30	27.3		
Unclaimed Funds Retrieval Services	170	55,700	24	90	254	40	44.4		30	30	33.3	20	10	30	33.3	20	22.2	10	11.1
Radon Testing/Servicing	480	3,810	223	90	255	40	44.4	10	20	30	33.3	10	10	20	22.2	30	33.3	10	11.1
Catering Services	211	2,280	257	160	209	70	43.8	20	30	50	31.3	30	20	50	31.3	50	31.3	10	6.3
Drywall/Plastering Companies	409	3,070	241	70	274	30	42.9	20	10	30	42.9	10		10	14.3	30	42.9		
Direct Selling - Cleaning Supplies	513	3,300	233	220	190	90	40.9	40	40	80	36.4	10	10	20	9.1	110	50.0	10	4.5
Tailoring - Alterations	884	880	309	150	218	60	40.0	20	20	40	26.7	10	20	30	20.0	70	46.7	10	6.7
Carpentry	406	7,130	155	250	180	100	40.0	40	30	70	28.0	30	30	60	24.0	100	40.0	20	8.0
Handyman - General	488	7,290	154	280	176	100	35.5	40	30	70	25.0	20	30	50	19.2	120	46.2	20	7.7
Freight Forwarders	634	830	303	210	197	80	38.1	30	20	50	23.8	10	30	40	19.0	100	47.6	20	9.5
Masonry/Cement/Surface Finishing	407	11,820	120	960	78	360	37.5	130	140	270	28.1	30	90	110	11.5	560	58.3	20	2.1
Lotteries (State, Local, Foreign)	143	8,200	173	80	287	30	37.5	10	10	20	25.0		10	10	12.5	30	37.5	20	25.0
Welding Services	454	1,700	274	80	285	30	37.5	10	10	20	25.0	20	10	30	37.5	30	37.5		
Auto Brokers/Listing Services	030	8,530	188	110	237	40	36.4	10	20	30	27.3	10	10	20	18.2	50	45.5	10	9.1
Kitchen/Bathroom Remodeling Companies	426	18,270	80	1,010	72	360	35.6	150	120	270	26.7	40	80	130	12.9	580	53.4	50	5.0
Guard/Security Services	815	1,980	279	30	306	10	33.3		10	10	33.3					20	66.7		
Debt Consolidation/Debt Management Services	122	32,040	48	780	90	260	33.3	120	100	220	27.6	40	40	80	10.1	300	38.0	190	24.1
Air Charter Services	804	390	321	70	278	20	28.6	10	10	20	28.6					50	71.4		
Itinerant (door-to-door) Workmen	489	5,610	185	40	298	10	25.0					10	10	20	50.0	20	50.0		
Credit Card Protection Services	116	19,310	78	120	232	30	25.0	10	20	30	25.0					70	58.3	20	16.7
Credit Counseling Services	117	19,280	79	80	291	20	25.0		20	20	25.0	10		10	12.5	40	50.0	10	12.5
Loan Brokers/Advance Fee Brokers	188	195,670	1	2,720	23	500	18.4	230	190	420	15.4	350	80	430	15.8	1,800	66.6	270	9.9
Business to Business Services, Other	899	11,590	121	4,480	12	380	8.1	100	170	270	6.1	30	90	110	2.5	4,030	90.4	50	1.1
Elevators	417	410	320	20	316							10		10	50.0	10	50.0		
Boat Manufacturers	071	940	316	10	320											10	100.0		
Airports	085	200	328																
Electrolysis Services	321	880	310																
Aircraft Repair and Service	081	90	332																
Business Construction/Office Remodeling	805	290	324	10	324											10	100.0		
Oil and Gas Leases and Lotteries	144	1,940	284	10	318											10	100.0		
Ponzi Schemes/Chain Letters	142	4,230	205																
Pyramid Companies	147	8,880	183																
Smoking Cessation Clinics	326	1,090	293																
Snow Removal Services	878	120	331																
Marine Construction/Pilings, Docks, etc.	075	870	301	10	323											10	100.0		
Business/Civic Memberships	817	7,030	186																
NOT ELSEWHERE CLASSIFIED	999	385,920		8,400		3,980		1,180	2,290	3,470		540	480	1,020		1,550		930	

DEFINITIONS FOR CLOSED COMPLAINT CATEGORIES AND METHODOLOGY FOR "SETTLEMENT INDEX"

The following definitions explain the CBBB Annual Statistical Report by Type of Business (Table IV), which includes the numbers and rankings of inquiries and complaints and the complaint settlement indices for 327 types of business.

PRESENTED COMPLAINTS Complaints which a Bureau brings to the attention of a business (either orally or in writing) for the purpose of eliciting its response are, when concluded, categorized under this general heading.

Presented complaints are categorized by the Type of Business involved, under the major categories of RESPONSE, NO RESPONSE and UNPURSUABLE.

RESPONSE - The business replies to the presentation of the complaint either by contacting the Bureau, Bureau and customer, or customer only. Complaints which receive a business response are further categorized according to the customer's satisfaction with that response.

SATISFIED (POSITIVE) is based on complainant's direct statement of satisfaction. The complainant must return the BBB verification form marked "Basically Satisfied" or call the Bureau with equivalent information.

SATISFIED (ASSUMED) is based on complainant's failure to return the BBB verification form or otherwise notify the Bureau of the complaint's status within a designated number of days from its receipt. (Satisfaction is only assumed when the company responds to the Bureau. Satisfaction cannot be assumed if both the company and the customer fail to answer.)

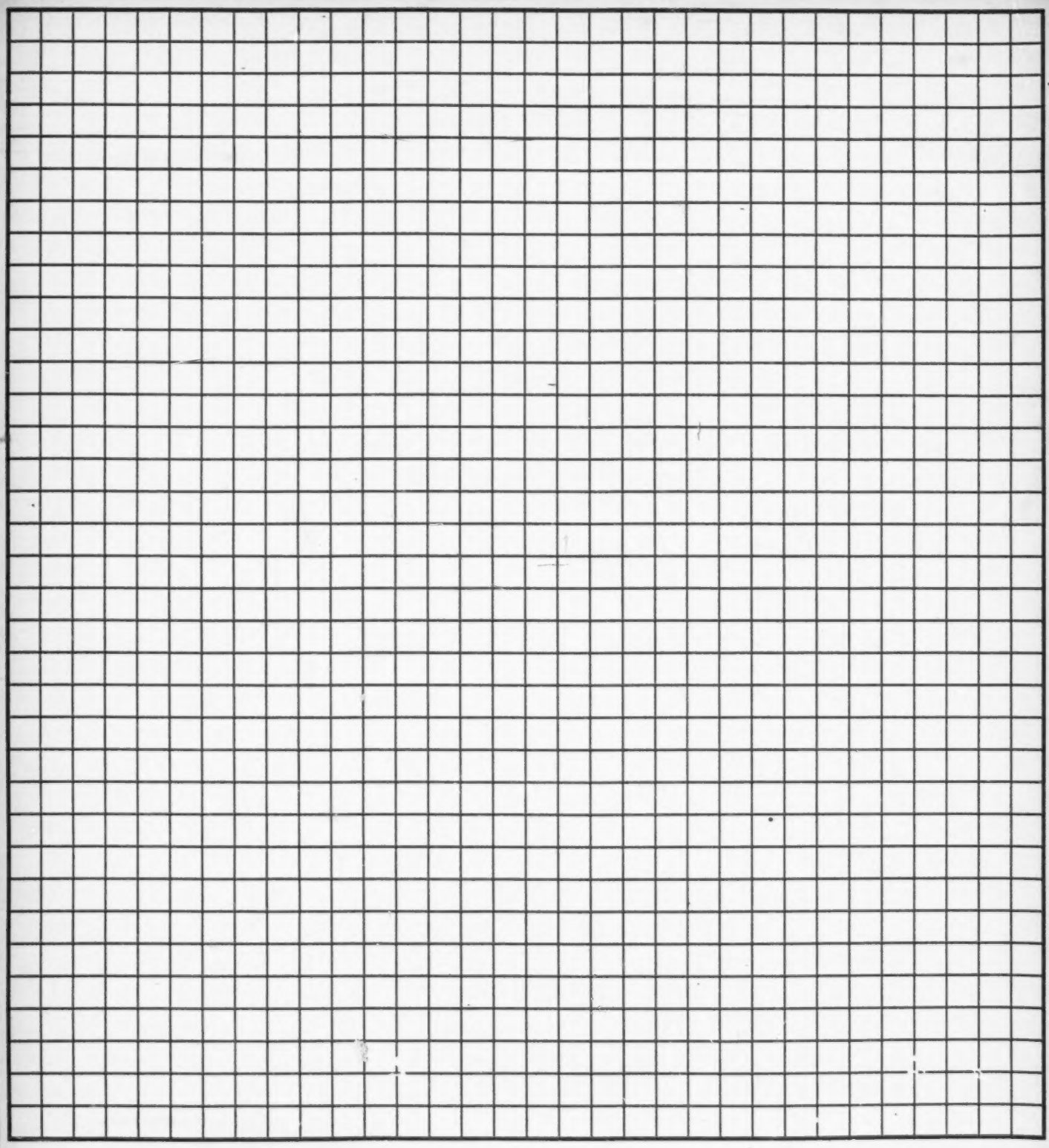
DISSATISFIED is based on complainant's direct statement of dissatisfaction. The complainant must return the BBB verification form marked "Basically Dissatisfied" or call the Bureau with equivalent information.

DISSATISFIED (AJR) is based on the BBB judgment that, while the customer has directly stated that he/she is "Basically Dissatisfied," the company did all that it reasonably had a responsibility to do in handling the complaint. The company response is, therefore, "Administratively Judged Responsible" (AJR). The AJR designation is only used when there is clear and compelling evidence that the customer has been unreasonable in his/her expectations or when the facts show the complaint to be without validity.

NO RESPONSE - No reply by the business to the Bureau or customer.

UNPURSUABLE - Cases which are presented, but result only in knowledge that the company is out of business, cannot be located or is bankrupt without consumer recourse available.

The "SETTLEMENT INDEX" is calculated by adding (Satisfied-Positive) + (Satisfied-Assumed) + (Dissatisfied, but Administratively Judged Responsible) and dividing by the total Presented Complaints.



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